

BUSINESS EDUCATION

forum

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UNITED BUSINESS EDUCATION ASSOCIATION

A DEPARTMENT OF THE NATIONAL EDUCATION ASSOCIATION

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SHORTHAND

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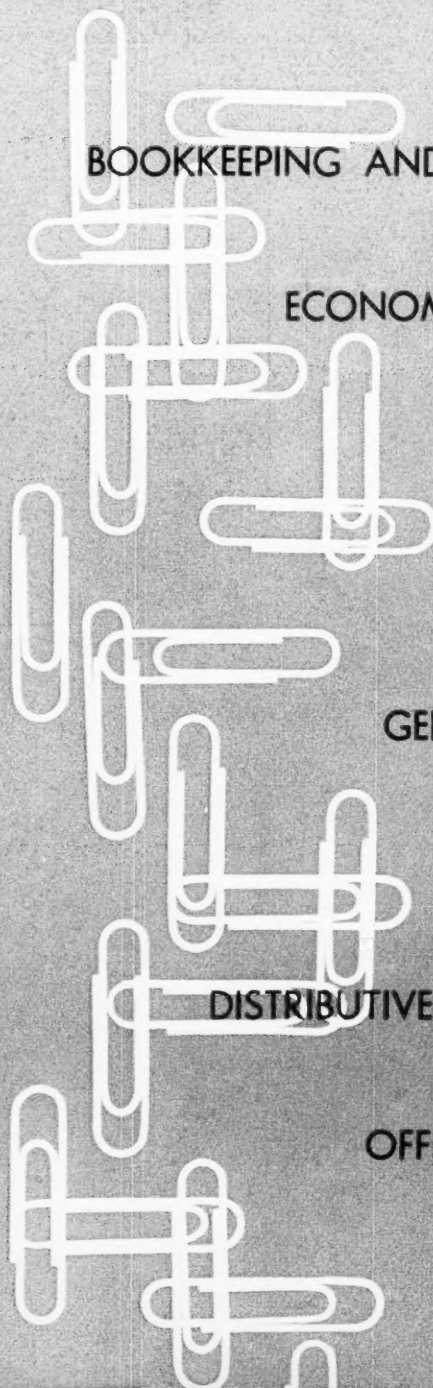
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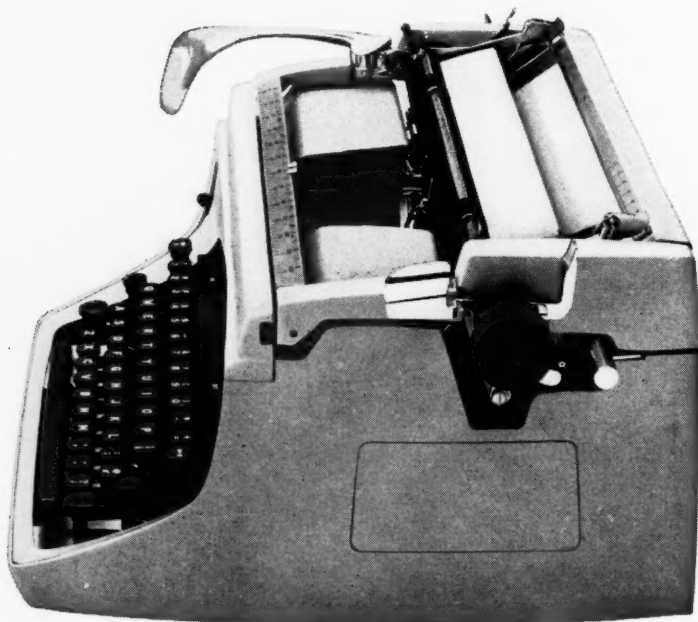
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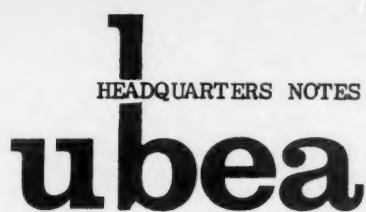
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A DEPARTMENT OF THE NATIONAL EDUCATION ASSOCIATION

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Dear Member of UBEA

► Once in a while, we like to devote the UBEA HEADQUARTERS NOTES to some of the activities taking place in the various units of the National Education Association. When special instructional or professional-welfare needs of teachers require services of a unique nature, NEA initiates special projects to meet such needs. Project staff directors conduct research studies, investigate conditions, direct conferences with specialists in attendance, and prepare detailed reports for use and guidance of the profession. Many special projects are in progress on problems such as:

Dropouts. Nearly one million boys and girls 16 and 17 years of age who should be in high school are not attending school this year. They are a big problem now, and a few years from now they will be an even bigger problem. Educators have nightmares thinking about what is in prospect unless it becomes possible for the high schools to revise their operations so as to provide courses which will keep these young people in school and prepare them for useful jobs. With a grant from the Ford Foundation, NEA began an intensive program on September 1 to salvage high school dropouts. The project is directed by Mr. Daniel Schreiber who, for the past several years, has been coordinator of the Higher Horizons Program sponsored by the New York City Public Schools. It is anticipated that the NEA's project will develop along three lines: (a) securing information on dropout programs in process in school systems across the country, (b) encouraging school systems to experiment with the dropout problem, and (c) planning ways to prepare classroom teachers to cope with potential dropouts. The NEA is operating a national clearing house to collect, analyze, and keep current information on efforts to deal with the dropout and youth unemployment problems. Consulting service is available for schools and community agencies which are preparing and distributing information concerning the problem of dropouts. NEA will also sponsor conferences on other aspects such as the effect of reading ability, motivation, work-study programs, and the student who has recently migrated to a slum neighborhood. The dropout project is analogous to the program the NEA has been conducting on the academically talented student in the secondary school.

Academically Talented Students. Upon release of the publication, "Business and Economic Education for the Academically Talented Student," the first stage of the academically talented student project was completed. The project has entered the second stage - implementation. Major stress on strengthening big city educational programs for the academically talented student is under way. A series of five-day workshops to which principals, departmental chairmen, guidance counselors, superintendents, and curriculum specialists are invited have been scheduled for the major cities. The project director, Dr. Charles E. Bish, is available as time permits to serve as consultant, resource person, and participant at meetings of groups which are vitally interested in the project.

Urban Services. Dr. John K. Norton arrived at the NEA Center in mid-October to take over his duties as project director of urban services. In broad outlines, early

HEADQUARTERS NOTES

consideration is being given to the following areas of concern: evaluation of current NEA services which have specific reference to urban interests and the needs of urban teachers; evaluation of the extent to which existing services are currently being utilized by urban associations and NEA members; preparation of recommendations for organizing NEA staff operations designed to render maximum service to teachers in cities, rural areas, and other geographical sectors; and launching a preliminary program of service from the NEA staff to NEA members in large cities. Dr. Norton invites correspondence from NEA members to assist in all phases of long-range as well as immediate planning for project activities.

Automation. The NEA received a grant from the International Business Machines Corporation for a study on the educational implication of automation. Dr. Luther H. Evans, former director-general of UNESCO, heads the project. Its objectives are (a) to identify trends and changes in occupational requirements and to determine the effects of such trends on education, (b) to study the effect of automation on industry, and (c) to define the role of the schools in the process of automation.

► NEA's Research Division will soon be conducting its fourth Teacher Opinion Poll. As many of you know, the Teacher Opinion Poll was initiated three years ago as a part of the Research Division's project to evaluate and improve its sampling procedures. This project has far exceeded expectations and has contributed greatly to improved sampling procedures in the field of educational research. The project has achieved a reduction in the number of teachers to whom survey questionnaires are sent, and, at the same time, has achieved an increase in the reliability and accuracy of survey findings. If you have questions which you believe would be appropriate for inclusion in the Teacher Opinion Poll, please send them to the UBEA Headquarters for passing along to the director of the Research Division.

► Several NEA departments and divisions are involved in planning the program suggestions and informational materials for Teaching Career Month. Among these are the Department of Classroom Teachers, National Commission on Teacher Education and Professional Standards, Future Teachers of America, Student NEA, American Association of Colleges for Teacher Education, and the Division of Press and Radio Relations. The Publications Division is assembling the packet of Teaching Career Month materials to be available no later than February 1. This packet will include some free materials and samples of items which are available for sale. UBEA, along with other departments of NEA and many lay groups, will be helping to promote the observance of Teaching Career Month in April 1962.

► The Hall of Education at the 1964-65 World's Fair in New York will tell the story of American education - its past, present, and, primarily, its direction for the future. At the request of the committee sponsoring the Hall of Education, NEA is making a nation-wide search for a symbol to represent American education. The teacher who submits the idea judged best will be awarded a trip around the world with one of the NEA tour groups. The second award will be a nation-wide trip including a visit to the fair and the next five will be awarded a trip to the fair. An artist will be commissioned to fashion the symbol from the sketch provided by the winner. Entries should be submitted on one side of one sheet of paper (8½ x 11 inches) and must include a rough sketch and typewritten description of the symbol,

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UNITED SERVICES FORUM

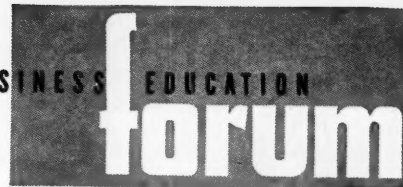
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The United Business Education Association is the amalgamation of the Department of Business Education of the National Education Association and the National Council for Business Education. The Department of Business Education was founded July 12, 1892, and the National Council in 1933. The merger of the two organizations took place in Buffalo, New York, on July 1, 1946. BUSINESS EDUCATION FORUM was published under the title UBEA FORUM from March 1947 through May 1949. A Volume Index to BUSINESS EDUCATION FORUM is published annually in the May issue for member-subscribers. The contents are indexed in BUSINESS EDUCATION INDEX and in THE EDUCATION INDEX. The UBEA does not assume responsibility for the points of view or opinions of the contributors to BUSINESS EDUCATION FORUM unless such statements have been established by a resolution of the Association.

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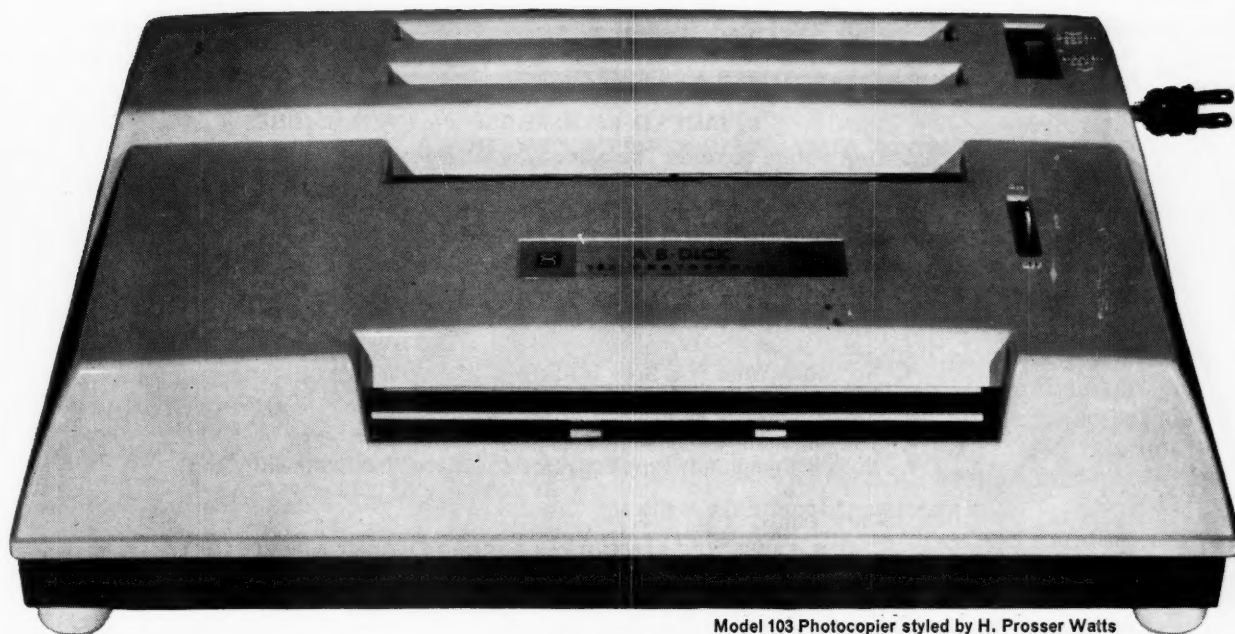
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The

FORUM

This Month's FORUM

"How to do it" articles are popular with business teachers. This month's Feature Section (pages 9-16) was planned especially for the new teacher in bookkeeping and accounting. Liberally illustrated with step by step presentations, the contributors share lesson plans that have been tried in their classrooms and have proven successful.

"Let's Start Teaching Economics" opens the Services Section (pages 19-28) with a challenge to business teachers that cannot be ignored. Other outstanding articles are on recruiting shorthand students, testing for placement in typewriting, teaching students to think, methods of teaching a basic business unit, how to start a distributive education program, and personal development of employees wanted by businessmen.

One of the several special groups featured in the In Action Section (pages 29-34) is the UBEA 10,000 Club. These are the persons who demonstrate daily their devotion to the advancement of the Association and the profession by supporting the membership recruitment program of UBEA.

To increase the interest of outstanding business education students in entering the teaching profession, two new events—Mr. Future Business Teacher and Miss Future Business Teacher—have been added this year for chapters of Phi Beta Lambda and College FBLA. These and other activities of the College Division of FBLA are described in the FBLA Forum (page 33).

Editor: Bookkeeping FORUM
VERNON A. MUSSELMAN
University of Kentucky
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Improving Teaching Through Planning

What is the average return you receive from your financial investments? What is your highest return? Do any of them yield 100 per cent? We are most considerate of the ways we invest our money. We want a maximum return on our investments so we plan as best we can to secure that.

What about your *time investments* as a teacher of bookkeeping? Are they planned as carefully and as thoughtfully as your money investments? Among the various ways that bookkeeping teachers use their time, *the most important one is planning*. No other time investment will pay as rich a dividend as that received from careful planning. It is probably the most important function performed by the teacher of bookkeeping.

What should be included in the preclass planning for bookkeeping instruction? Regardless of the format of the unit lesson plan followed, it should include these factors: (a) minimum essentials to be taught, (b) a way to begin, (c) ways to visualize, (d) relation to students' everyday experiences, (e) methods of development, (f) key to student understanding, and (g) the assignment.

As you read the articles which follow, you will find that the plans do cover these essentials. They are presented in order to illustrate good planning for successful teaching in bookkeeping classes. Each one has been tried out in the classroom and proved to be successful. It is hoped that they will be helpful to you and encourage you to invest an important proportion of your time in planning. If you do you will reap great dividends in satisfaction, achievement, and student interest.

—VERNON A. MUSSELMAN, *Editor*

Next Month's FORUM

The January issue of BUSINESS EDUCATION FORUM promises to make an outstanding contribution to business education in a manner unique in business education journalism. A feature of the issue will be a section based on materials prepared by the participants at the Conference on Business and Economic Education for the Academically Talented Student. Supplementing the new NEA-UBEA publication, "Business and Economic Education for the Academically Talented Student," (see page 18) this section indicates more specifically some of the questions and problems that might be discussed effectively in a general course on business and economics . . .

presents additional information dealing with business education and the superior student . . . discusses business education as preparation for college . . . outlines high school business programs for the talented . . . suggests guidance procedures for the talented . . . and the like.

To round out the issue, some outstanding business educators were invited to reply to questions dealing primarily with the various subject areas of business education as they pertain to the academically talented student. These replies will be presented in symposium form. FORUM readers will want to combine their reading of the January issue with that of the NEA-UBEA publication for a more comprehensive treatment of all phases of business education for the talented student.—D.C.C.

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[Old Japanese Proverb]



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Bookkeeping and Accounting: A Plan for Teaching About Notes and Interest

by VIRGINIA PATTERSON and DORALEEN SMITH
Lafayette High School, Lexington, Kentucky

This unit on notes and interest was taught in two schools. In each case, the attention of the students was immediately captured and held by this presentation. It was readily apparent that learning was taking place, and as all experienced teachers know, the proof of good lesson planning is in the results obtained.

Students have a good background for studying notes and interest. Some have signed notes for paper routes and cars. All are aware that much of today's business is conducted with borrowed money. This information is an excellent springboard to lead them into thorough learning and a clear understanding of this topic.

The computation of interest is an integral part of this unit topic and should be mastered before proceeding to the journal entries. At least one class period needs to be devoted to teaching interest computations. This part of the unit must be made as interesting as possible by using chalkboard drills, contests, duplicated practice problems, and bank interest rate charts.

How To Begin

In an attempt to present the recording of notes and interest in a more challenging and meaningful manner, the following method of introducing the subject was selected by the teacher with a twofold purpose in mind:

1. A skit entitled "The Story of Notes and Interest" was chosen to "launch" the subject and to dramatize the borrowing of money. The teacher employed dramatization to capture the attention and imagination of the group.

2. A mimeographed program of the dramatization was given to each member of the class in order to (a) introduce the subject of the skit, (b) introduce the players in the skit, and (c) focus attention primarily on the key concepts of the presentation. This proved to be an excellent device for pinpointing important ideas for the students. The paramount purpose of the teacher in using a play program of this type was to encourage group participation by providing sufficient space on the pro-

grams for the students to make the appropriate journal entries. The students recorded entries on their "programs" as the teacher made entries on the chalkboard. In this manner everyone "got into the act." Fearful of the development of a passive atmosphere, which is normal to a "viewing" audience, it was the teacher's intent to create a situation which would demand active participation by all class members.

The Teaching Procedure

The skit, which was used for introduction purposes, follows. Also included is a sample of the program given to each student. Please note that the actors perform only in Act I. Acts II and III cover all of the other phases of recording notes and interest, but without the aid of the actors. Even though the players are no longer performing after the conclusion of Act I, the teacher preserves the attention-getting device by continuing with the theme developed in the first act. The teacher continues to build on the theme by drawing in other class personalities and using the names of other class members in his presentation of notes.

THE STORY OF NOTES AND INTEREST

The front of the classroom is arranged as the loan department of one of the local banks. A calendar is prominent to indicate the current date—December 15. As Scene One opens, the teacher is seated at his desk in the loan department and a customer (a class member) approaches the desk.

TEACHER: Good afternoon, may I help you?

STUDENT: Thank you. I am Lillian Maynard of the Maynard Record Shop. My record shop is having a wonderful Christmas business this season. These teenagers seem to love my record selection. I'm buying several new records and need to borrow some money.

TEACHER: Fine, Miss Maynard, how much do you need?

STUDENT: I estimate that I shall need approximately \$1,000 for 60 days.

Dramatization captures the attention and imagination of the students.

TEACHER: All right, our discount rate is 6 per cent. The interest on \$1,000 for 60 days at 6 per cent will be \$10. That means the amount you receive will be \$1,000 minus \$10 or \$990.

STUDENT: What do you mean by *discount*?

TEACHER: Bank discount is the term used in bookkeeping for interest charged in advance. (*Definition has been printed on the students' programs.*) Do you need exactly \$1,000, Miss Maynard, or will \$990 be sufficient for your purposes?

STUDENT: Oh, the \$990 will be fine, but could you please explain how you got the \$10. I am still somewhat puzzled about that.

TEACHER: Yes, I shall be glad to. (*Teacher goes to the front chalkboard.*) You asked for \$1,000. Our custom is to charge interest in advance and our discount rate is 6 per cent. Here is how I arrived at the \$10. (*Calculates on the board using the 6 per cent 60-day method.*)

\$1,000 face of the note
10 interest for 60 days
\$ 990 proceeds

STUDENT: Yes, I see. (*Signs the note and is given the money.*) Thank you.

At this time the teacher shows an enlarged facsimile of the note which Lillian has just signed at the First National Bank and reviews the essential parts of the note (See Figure 1). The teacher again goes to the front chalkboard and explains to the class that the amount of \$990 which Lillian actually received from her banker after the bank took the discount is called *proceeds*. (*Definition has been summarized on their programs.*)

TEACHER: Let us take a look at what has happened to Lillian's books. She has actually increased her asset cash by \$990, so the *Cash* account is debited for \$990. The note which Lillian gave to the bank increases her liabilities, so a new account, *Notes Payable*, is credited for \$1,000. Her assets are increased by \$990 while her liabilities are increased by \$1,000. This means the proprietorship decreases \$10, so another new account, *Interest Expense*, is debited for the \$10.

As the teacher presents this explanation, he proceeds to illustrate the transaction in T accounts and classifying the accounts simultaneously in the following manner:

ASSETS		=	LIABILITIES		+	PROPRIETORSHIP	
+	-		-	+		-	+
Cash			Notes Payable			Interest Expense	
990.00			1,000.00			10.00	

Each time a new account is introduced into the lesson, the same procedure is followed. The teacher then proceeds to make the journal entries in the cash receipts journal and in the general journal explaining that such a transaction requires a double entry. The students participate by making their own journal entries in their

FACE	\$1,000.00	Washington, D.C. December 15, 1961	DATE
TIME	Fifty days after date I promise to pay to		
PAYEE	the order of First National Bank		
PLACE	One thousand and 00/100 Dollars		
PLACE	at First National Bank		
Value received			
No. 50	Due February 13, 1962	Lillian Maynard	INTEREST RATE
DUE DATE	MAKER		

Fig. 1—Note

programs following the teacher's chalkboard demonstration.

Scene Two also opens in the loan department of the local bank, and the calendar indicates a date of February 13—the due date. Lillian enters the bank.

TEACHER: Hello, Miss Maynard, it is nice to see you.

STUDENT: Thank you. I have come to pay the \$1,000—the maturity value of the note I signed on December 15.

TEACHER: Fine. I will stamp your note "paid" and return it to you for your records. It has been a pleasure to be of service to you, Miss Maynard.

STUDENT: Thank you.

The teacher then goes to the chalkboard to illustrate through T accounts the transaction that has taken place. The students follow the explanation of the teacher and make their journal entries in their "programs," a copy of which follows. The handwritten entries are samples of what a student would write in the program during the presentation.

YOUR BOOKKEEPING PLAYERS PRESENT

The Story of Notes and Interest

Featuring

Your Classmates and Teacher

We hope that you profit from our presentation on Notes and Interest. The actors will welcome your comments and questions at the conclusion of each scene. You will find it helpful to jot down your questions as the plot progresses. Oh yes, be sure to keep that pencil handy for those important ideas to remember. Lights, curtain.

ACT I

Setting: Loan Department of a local bank

Scene One: BORROWING MONEY FROM A BANK

Time: December 15, 1961.

1. *Bank discount:* The interest deducted in advance from the face of the note when a loan is made.

2. *Proceeds:* The amount of money Lillian actually received when the interest is deducted in advance.

3. *Determining the due date:* (60 days from December 15, 1961) Figure here.

No. of days in Dec — Dec 31
Dec 15
16 days left in Dec.
No. of days in following months — Jan 31
Feb 13 due date
60 days, time of note

Each student should be involved in the classroom presentation.

4. Computing the interest:

a. 6 per cent, 60-day method

.00 60 days

.000 6 days

b. Figure with me \$1,000, 60 days at 6 per cent

*\$1,000 face of note
10 10
\$990 proceeds*

c. Lillian records her receipt of cash in the general journal and the cash receipts journal. Let's record this receipt of cash (Entry 1).

Scene Two: PAYMENT OF A NOTE

Time: February 13, 1962

Record Lillian's payment of the note by Check No. 31 (Cash Payments Journal—Entry 2).

ACT II¹

Setting: Lillian's Record Shop

Scene One: RECORDING RECEIPT OF NOTES RECEIVABLE

Time: March 15, 1962

1. When a note is received from a customer in payment of his account, the asset *Notes Receivable* increases, so it is debited. The asset *Accounts Receivable* decreases, so it is credited.

2. Let's make the entry for Lillian's receipt of a \$400, 60-day, 6 per cent note from Johnny Jones (General Journal—Entry 3).

Scene Two: COLLECTING NOTES RECEIVABLE WITH INTEREST INCOME

Time: May 14, 1962

1. An *Interest Income* account is set up to record the increase in proprietorship for the amount received as interest on the note. The *Interest Income* account is an income account and has a credit balance.

2. Make the entry with me in your Cash Receipts Journal—\$404 (Entry 4).

Scene Three: DISHONORED NOTE

1. *Dishonored note* is when the maker of the note fails or is unable to pay the note when it is due.

2. Let us assume the note was dishonored instead of paid. Record this transaction (General Journal—Entry 5).

Scene Four: UNCOLLECTIBLE

1. If, later, it is decided that the amount is uncollectible, it is written off as a Bad Debt.

2. Make this entry with me on August 31 (General Journal—Entry 6).

GENERAL JOURNAL

	Accounts Payable Debit	General Debit	Date	Name of Account	Post Ref.	General Credit	Accounts Receivable Credit
Entry 1		990.00	Feb 15 1962	Cash	✓		
		10.00		Interest Expense			
				Notes Payable		1000.00	
				60-day note			
				at Lillian's Record Shop			
				to First National Bank			
Entry 3		400.00	Mar 15 1962	Notes Receivable			400.00
				Johnny Jones			
				60-day 6% note			
				in payment of account			
Entry 5		400.00	May 15 1962	Accounts Receivable		400.00	
				Johnny Jones			
				Notes Receivable			
				Johnny Jones account			
				for 60-day 6% note			
				note dishonored today			
Entry 6		400.00	Aug 31 1962	Allowance for Bad Debts			400.00
				Johnny Jones			
				Write off the			
				Johnny Jones			
				account as uncollectible			
Entry 7	200.00		April 15 1962	Brown Record Company			
				Notes Payable		200.00	
				Issued note in settlement of account			

CASH PAYMENTS JOURNAL

	Date	Ch. No.	Account Debited	Explanation	Post. Ref.	General Debit	Accounts Payable Debit	Discount on Purchases Credit	Cash Credit
Entry 2	Feb 13 1962	31	Notes Payable	60-day 6% note		1000.00			1000.00
Entry 6	Aug 31 1962	71	Notes Payable	60-day 6% note		200.00			200.00
			Interest Expense	Interest on note		2.00			2.00

CASH RECEIPTS JOURNAL

	Date	Account Credited	Explanation	Post. Ref.	General Credit	Sales Credit	Accounts Receivable Credit	Discount on Sales Debit	Cash Debit
Entry 1	Feb 15 1962	Notes Payable	First Nat'l Bank	✓	990.00				990.00
Entry 4	May 14 1962	Notes Receivable	Johnny Jones		400.00				400.00
		Interest Income	Interest on note						4.00

ACT III

Setting: Lillian's Record Shop

Scene One: RECORDING NOTES PAYABLE

Time: April 15, 1962

1. Not only may a business receive notes, but it may issue them:

- To those to whom it owes money
- To a bank for the purpose of borrowing money, as Lillian did in Act I.

2. When a note is given to a creditor in payment on account, the liability *Notes Payable* increases, so it is credited. The liability *Accounts Payable* decreases, so it is debited.

3. Let's make this entry together in the General Journal—\$200, 60-days, 6 per cent, to Brown Record Company (Entry 7).

Scene Two: PAYMENT OF NOTES PAYABLE WITH INTEREST EXPENSE

Time: June 14, 1961

1. Interest on Notes Payable is a decrease in proprietorship and is recorded in an *Interest Expense* account.

2. Make this entry with me in the Cash Payments Journal issuing Check No. 71 (Entry 8).

¹An example of the teacher involving the students in the presentation, as mentioned earlier, takes place with the beginning of Act II. The setting is Lillian's Record Shop, and we find that Johnny (a class member) has purchased a \$400 stereo from Lillian's shop in her after-Christmas sale. Since that time, let us suppose that Johnny has suffered some unexpected financial losses by losing his after-school job and finds that he is unable to pay Lillian at this time. Lillian agrees to accept a note from Johnny in settlement of his account. The above serves as a brief example of the way in which this teacher involves other classmates in the presentation.

Group participation is a rewarding experience for both students and teacher.

The results of this lesson plan, which combined the dramatic situation with group participation, was a rewarding experience for both students and teacher. The dramatization proved successful in capturing the students' imagination from the very beginning; the students were delighted with the experience of watching their teacher and classmates perform; seeing the enlarged facsimile of the note signed by their classmate

in the skit provided variety and interest; the manner of classifying new accounts with the aid of T accounts assisted in clarifying the new accounts being introduced; the play programs served as a device for presenting the "meat" of the lesson; and each student had the experience of simultaneously recording the transaction with the teacher. The combining of various activities makes the lesson more meaningful. ##

Bookkeeping and Accounting: A Plan for Teaching About Bad Debts

by **ELBERT C. STRICKLER**

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A unit on bad debts should include the following basic fundamentals:

1. Bad debts are uncollectible accounts receivable.
2. Accounting for bad debts arises when (a) goods and services are sold on credit and (b) some of the charges for these goods and services cannot be collected.
3. Some businesses (usually small ones) do not "write off" amounts due from customers until they find that the accounts are actually uncollectible. This is not good accounting because it may be months or years before it is known which customers will not pay. This results in overstating accounts receivable during the period when the sale was made but not collected, as well as a failure to record the bad debt as an expense in the period in which it was incurred.
4. It is better to estimate the amount of the total uncollectible accounts for each fiscal period and record this estimated amount as an adjusting entry during each bookkeeping cycle. This procedure results in charging the bad debt as an expense in the period in which it is incurred. It also allows accounts receivable to be stated fairly accurately since this asset account is, in effect, decreased on the balance sheet.
5. Bad debts expense is an operating expense and is reported on the profit and loss (income) statement.
6. Allowance for bad debts (also known as allowance for doubtful accounts or reserve for bad debts) is a *minus asset account* (or valuation, offset, or contra account) and is reported on the balance sheet as a deduction from accounts receivable.

How To Begin

Introduce the unit by asking the class to assume that each of them has been employed during the months of January and February as a salesperson for the Better Notebook Company. This after-school-hours job is one

in which they will have only one item for sale—cloth-bound notebooks selling for \$1 each. The fiscal period will be one month, with the accounts ruled and balanced and the financial statements prepared monthly.

Teaching Procedure

"Suppose that after several weeks have passed in January without a sale, you decide to extend credit to Joe White. He buys a notebook for \$1 on January 22, and you make your first entry in the two-column journal:

GENERAL JOURNAL									
Jan. 22	Accounts Receivable—Joe White							1.00	
	Sales								1.00
	Sale on account to Joe White								

"On January 30 you sell another notebook to Ann Martin for \$1 on account. The entry in the journal is:

GENERAL JOURNAL									
Jan. 30	Accounts Receivable—A Martin							1.00	
	Sales								1.00
	Sale on account to A Martin								

"Assuming there were no other sales on credit or for cash, the ledger accounts at the end of January appear like this:" (shown in T-account form)

Accounts Receivable				Sales			
Jan. 22	1.00			Jan. 22		1.00	
30	1.00			30		1.00	

At this point it may be readily seen that the balance sheet, prepared at the end of the month, will show the accounts receivable account to be \$2. Since there were no expenses, the net profit on the profit and loss statement will also be \$2.

"February proves to be an even worse month for sales—in fact, there are none. On February 28 you also find that Joe White cannot pay his account. In fact, he feels that he may not ever be able to pay. Faced with this situation, you decide to 'write off' his account, but are not too sure of what entry to make in the general

The preparation of simplified accounting statements visualizes the necessity of allowing for bad debts.

journal. From your prior bookkeeping instruction you decide to debit an expense account since this 'bad debt' is a loss from operating your business. You also decide that accounts receivable should be credited since Joe may never pay and you do not want to 'carry him on the books' anymore. You make the entry:

GENERAL JOURNAL									
Feb. 28	Bad Debts Expense					✓	1.00		
	Accounts Receivable—J. White							✓	1.00
	<i>To write off account of J. White found to be uncollectible</i>								

"After posting this entry, the ledger accounts at the end of February appear like this:" (shown in T-account form)

Accounts Receivable				Bad Debts Expense	
Jan. 22	1.00	Feb. 28	1.00	Feb. 28	1.00
30	1.00				

After the balance sheet and the profit and loss statement are prepared for February, a comparison of them with the financial statements for January should be made. The following may be placed on the chalkboard for discussion:

Better Notebook Company Balance Sheet January 31, 1962				Better Notebook Company Balance Sheet February 28, 1962			
Assets				Assets			
Accounts Receivable	2.00			Accounts Receivable	1.00		
Total Assets	2.00			Total Assets	1.00		

Better Notebook Company Profit and Loss Statement For Month Ended January 31, 1962				Better Notebook Company Profit and Loss Statement For Month Ended February 28, 1962			
Income				Income			
Sales			2.00	Sales			2.00
Expenses				Expenses			
Net Profit			2.00	Bad Debts		1.00	
				Net Loss		1.00	

"Looking at the balance sheet for January, we see that the accounts receivable balance is really *overstated* by \$1. This is true because the sale to Joe White was made in January, yet was *charged off in February*. A debt that becomes uncollectible should be written off in the same fiscal period in which it was made. The bad debt should have been recorded in January, since this is when you sold Joe the notebook. (The balance sheet for February would appear the same regardless of the month in which it was recorded.)

"The profit and loss statements show an even more distorted picture of what really happened. The net profit for January is *overstated* by \$1, since the sale was made in January and should have been written off in that same month. Because this uncollectible amount was recorded in February, February's net profit is *understated* in the form of a \$1 net loss. This is impossible here since there were no sales and in effect no expenses in that month.

"You can see from the foregoing transactions that 'writing off' amounts due from customers at the time they actually become uncollectible is not good, because this results in an overstatement of net profit in one fiscal period and an understatement of net profit in another. This is the reason for estimating and recording the amount of uncollectible accounts *during each bookkeeping cycle*. In our problem, you might have assumed that one-half of our total accounts receivable in January

would not be collected. Bad debts expense would still be debited for \$1, but you have no way of knowing which of your customers (Joe or Ann) will not pay. Therefore, since you cannot credit either of their accounts, neither can you credit accounts receivable because its balance has to equal the sum of the customers' account balances. This is the reason for setting up the account, allowance for bad debts, and crediting it for the estimated amount of \$1. The adjusting entry made in January should be:"

GENERAL JOURNAL									
Jan. 31	Bad Debts Expense					✓	1.00		
	Allowance for Bad Debts							✓	1.00
	<i>Estimated loss on uncollectible accounts for the month</i>								

A class explanation could be made at this point explaining that the estimated amount of uncollectible accounts is based on past experience and is much less than we have assumed in our hypothetical problem. One-half of one per cent ($\frac{1}{2}\%$) of net sales seems to be a common provision for this.

"By recording the estimated bad debts in each fiscal period instead of at the time they actually become uncollectible, you see that the balance sheet and the profit and loss statement now reflect the situation fairly accurately. These statements for January would appear like this:

Better Notebook Company Balance Sheet January 31, 1962				Better Notebook Company Balance Sheet February 28, 1962			
Assets				Assets			
Accounts Receivable	2.00			Accounts Receivable	1.00		
Total Assets	2.00			Total Assets	1.00		

Better Notebook Company Profit and Loss Statement For Month Ended January 31, 1962				Better Notebook Company Profit and Loss Statement For Month Ended February 28, 1962			
Income				Income			
Sales			2.00	Sales			2.00
Expenses				Expenses			
Net Profit			2.00	Bad Debts		1.00	
				Net Loss		1.00	

"On February 28, when you actually know that Joe White will not pay his account, it should be written off the books. Allowance for bad debts is debited because this account was previously credited for the estimated amount of uncollectible accounts. Accounts receivable and the customer (Joe White) are credited since you want to reduce the accounts receivable account and also close out Joe White's account. The entry in the journal is:"

GENERAL JOURNAL									
Feb. 28	Allowance for Bad Debts					✓	1.00		
	Accounts Receivable—J. White							✓	1.00
	<i>To write off account of J. White found to be uncollectible</i>								

It may be argued that the approach taken in this unit attempts to show the student the improper method of accounting for bad debts before presentation of the preferred method. This may be true, but it is also a way of leading the student from the known to the unknown—by using accounts receivable in the first explanation and allowance for bad debts in the second. More important, it is a simple way of helping students understand how profit may be over- or understated and the value of accounts receivable distorted when bad debts are not recorded until they are known to be worthless. Too, the teacher may wish to reverse the two explanations herein, especially if this unit is used in conjunction with a textbook, as is most often the case.

##

Bookkeeping and Accounting:

A Plan for Teaching Depreciation

by BRENDA WATKINS

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Basic knowledges to be taught in a unit on depreciation include:

1. Understanding of the meaning of depreciation
2. How depreciation is calculated
3. Significance of depreciation
4. Understanding of computing depreciation
5. Understanding of why it is necessary to record depreciation
6. Understanding of how depreciation is recorded
7. Effect of depreciation on the work sheet, adjustments, balance sheet, and profit and loss statement
8. Closing of depreciation accounts.

How To Begin

"Now that you students are juniors and seniors in high school, you have become interested in automobiles—the boys more so than the girls. But, did you ever wonder why the 1960 Ford is more valuable than the 1955 Ford, or, why the 1955 Ford is more expensive than the 1950 Ford? We know that older cars have been driven much more than the newer ones and probably are not in as good condition as the new ones. The process of cars becoming less expensive as they become older is known as depreciation. *Depreciation is the decrease in value of a fixed asset because of the wear and tear upon it.*

"Similarly, a bicycle that you bought when you were in the ninth grade is now three years old. How many times have you left it out in the rain over night, or put a few dents in it by running into some object? Do the lights and horn still work? As you can see, your bicycle is probably worth less than the original cost price. In other words your bicycle has also depreciated. It would be helpful for us to know how much our fixed assets depreciated each year; then we would have a truer picture of our assets, liabilities, and proprietorship. We do this by subtracting our *trade-in value* from the *original cost* of the bicycle. This would give us the amount of accumulated depreciation for the total three-year period. Then, to find the amount of depreciation each year, we just divide by the number of years which would be 3. Our formula for calculating depreciation is therefore:"

$$\frac{\text{Cost} - \text{Trade-in Value}}{\text{Estimated useful life (in years)}} = \text{Annual Depreciation}$$

Here several problems should be assigned using the depreciation formula such as:

A delivery truck costing \$6,000 on the purchase date has no trade-in value at the end of the six years. What is the estimated annual depreciation?

A typewriter costing \$120 on purchase date has a trade-in value of \$20 in four years. What is the annual depreciation?

Furniture and fixtures costing \$4,000 has no trade-in value. At the end of ten years it will be worthless. What is the annual estimated depreciation?

We would work several problems of this type estimating depreciation and not until the student had mastered the technique of estimating depreciation would the need for recording depreciation be introduced. When the students are ready to learn the method of recording depreciation, point out the need for it by illustrating how a balance sheet and a profit and loss statement would be incorrect if depreciation is not recorded.

It is necessary to record depreciation because if it is not recorded:

1. The balance sheet will be incorrect
 - a. The value of those assets that do depreciate will be overstated
 - b. The total assets will be overstated
 - c. The capital will be overstated
2. The profit and loss statement will be incorrect
 - a. The total operating expense will be understated
 - b. The net profit will be overstated.

Teaching Procedure:

"You all have estimated how much the annual depreciation will be on the delivery equipment (\$1,000). Now a new expense account, called *depreciation expense of delivery equipment*, is set up to show the decrease in value of the fixed asset, delivery equipment. The same is true for the furniture and fixtures (\$400). It would be *depreciation expense of furniture and fixtures.*"

The students may want to record the expense in one account for all fixed assets that do depreciate. The reason we use separate accounts, depreciation expense of delivery equipment and depreciation expense of furniture and fixtures, is because the depreciation expense on delivery equipment is a selling expense and depreciation expense of furniture and fixtures is a general expense.

Illustrate on the chalkboard in T accounts the amount of depreciation (\$1,000 for delivery equipment and \$400

The worksheet, properly presented, becomes a fascinating visual presentation of profit or loss calculation.

for furniture and fixtures) and record the amount of expense.

"The reason that the credit for depreciation of delivery equipment is not placed in the asset account is because the cost of the equipment is a fact—we know exactly how much we paid for it, while the depreciation on the equipment is an estimate. Another reason is that the use of a separate allowance account provides more information on the balance sheet in both the original cost

Work Sheet for Year Ended December 31, 1961

ACCOUNT TITLES	AC. NO.	TRIAL BALANCE		ADJUSTMENTS		P. & L. STATEMENT		BALANCE SHEET	
		DEBIT	CREDIT	DEBIT	CREDIT	EXPENSE	INCOME	ASSETS	LIAB. & PROP.
Cash	11	2,150.00						2,150.00	
Delivery Equipment	16	6,000.00						6,000.00	
Allow. for Depreciation of D.E.					1,000.00				1,000.00
Furniture and Fixtures	17	4,000.00						4,000.00	
Allow. for Depreciation of F. & F.					400.00				400.00
Salary Expense	6	12,500.00				12,500.00			
Depreciation on D.E.				1,000.00					
Depreciation on F. & F.				400.00					

GENERAL JOURNAL

Adjusting Entries			
12/31	1	Depreciation Expense on D.E.	1,000.00
		Allowance for Depreciation of D.E.	1,000.00
12/31	2	Depreciation Expense on F. & F.	400.00
		Allowance for Depreciation of F. & F.	400.00

of the asset and the total allowance for depreciation."

Students often think that an allowance for depreciation is a certain amount set aside for the replacement of equipment because their parents give them an allowance. This is the only way most of them have come in contact with the word *allowance*. It is important that they realize that in bookkeeping *Allowance* is recorded on the right hand side of a minus asset account.

The decrease in value of a fixed asset must be shown, and a new account, allowance for depreciation of delivery equipment, is set up.

Depreciation is recorded only at the end of the fiscal period. The adjustments are made on the work sheet and then recorded in the general journal. ##

Bookkeeping and Accounting: A Plan for Teaching the Worksheet

by DOROTHY HAZEL

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The basic principles to be taught in the worksheet introduction are:

1. The worksheet sorts and classifies accounts and computes the net profit or net loss. In addition to the trial balance columns, the worksheet provides profit and loss statement columns for expense and income accounts and balance sheet columns for assets and liabilities and proprietorship.

2. Each item in the trial balance is extended to the profit and loss statement section or the balance sheet section of the worksheet.

3. The difference between the two profit and loss columns is *profit* if income is greater than expense; it is *loss* if expense is greater than income.

4. The difference between the two balance sheet columns is also profit or loss, and must agree with the profit and loss computed in the profit and loss columns.

New Vocabulary

1. fiscal period
2. net loss
3. net profit

4. operating expenses
5. profit and loss statement

How To Begin

"I have been thinking about the way you students depend on plans to help you do your work effectively. James uses a plan when he works on the hi-fi set he is building; Mary wouldn't think of making a cake without a recipe; Sue would probably have the sleeves sewed incorrectly in the dress she is making in home economics if she had no pattern to go by; and Jerry never just sits down and writes a theme in perfect style—he always pulls everything together in a rough draft first.

"A bookkeeper makes himself a plan also. His plan is something like that scratch-pad used by Jerry in writing his theme. It is called a *worksheet*. Like Jerry, the bookkeeper gets everything he needs down on his worksheet in pencil. Jerry pretty well knows, after looking over his notes, the idea that would go best at the first of the theme and which sentence would make a real clincher as an ending, but the bookkeeper has a little one-word formula which tells him what goes where.

The worksheet includes teaching the classification of accounts.

"The word is *alpie*—and if you can remember that one word, you will have little trouble with your worksheet accounts, or at least with the sequence in which they are presented. Can anyone tell me what the key word *alpie* means? (If no volunteers, proceed as follows) Makes about as much sense as the word *NATO*, doesn't it? (The class should get the idea from the analogy that the letters stand for words.) That's right, Nancy, the letters do stand for words; what words do you suppose they could stand for?"

With a little assistance from the teacher, the students should readily come up with the following account classifications written in a vertical line on the board as called out by students:

Assets
Liabilities
Proprietorship
Income
Expense

Teaching Procedure

"Now that we know the order in which our accounts are entered on the worksheet, let's make one from the accounts shown on the board here to our left." (Here to the left I would have the following jumble of T accounts—the very minimum needed to make a worksheet.)

Cash	Equipment
Sales	J. L. Jones, Capital
Rent Expense	Accounts Receivable
Accounts Payable	

"We know that all accounts that have a balance are shown on the trial balance section of the worksheet. Now please give me the names of the accounts in the order determined by our key word and I will enter them on our worksheet here on the board. First of all, though, we must give this paper a name:

J. L. Jones Company
Work Sheet for Month Ended September 30, 1961
(Now the students call off accounts.)

"When we learned last week to make a trial balance, we said that its purpose was to determine whether or not the debits and credits in the ledger are equal before continuing with other work connected with the ledger. The trial balance on the worksheet serves another very important purpose—it is used in the classification and preparation of your two most important reports: the profit and loss statement and the balance sheet. (Extend the columns, making space for the two previously-mentioned statements on the worksheet.)

"Since we have all our accounts summarized right here we will no longer have to go back to each separate account to determine its balance in preparing further statements. We have only to glance over to the left and find the account balance we want and extend it across the page. Notice that the two columns headed profit and loss statement include one column for expense and one column for income. The first balance sheet column is for assets; the second is for liabilities and proprietorship. Each amount in the trial balance is extended or placed into either the profit and loss statement columns or the balance sheet columns.

J. L. Jones Company
Work Sheet for Month Ended September 30, 1961

ACCOUNT TITLES	ACCT. No.	TRIAL BALANCE		P. & L. STATEMENT		BALANCE SHEET	
		Debit	Credit	Expense	Income	Assets	Liab. & Prop.
Cash	11	500.00				500.00	
Accounts Receivable	12	100.00				100.00	
Equipment	15	400.00				400.00	
Accounts Payable	21		100.00				100.00
J. L. Jones, Cap.	31		800.00				800.00
Sales	41		200.00		200.00		
Rent Expense	61	100.00		100.00			
		1,100.00	1,100.00	100.00	200.00	1,000.00	900.00
Net Profit				100.00			100.00
				200.00	200.00	1,000.00	1,000.00

Fig. 1—Worksheet

"In the illustrated worksheet (Figure 1), the first three accounts in the trial balance are assets; therefore, the amounts are extended to the assets column of the balance sheet section. Accounts payable is a liability account and is therefore extended, along with J. L. Jones, Capital, to the liabilities and proprietorship column of the balance sheet section. The one income account, service sales, is extended to the column of the profit and loss statement section of the same name. Likewise, the one expense account, rent expense.

"The profit and loss statement columns are totaled and the difference between the columns is determined. What is the meaning of this difference? Can anyone tell me? Certainly. It is the profit of the business. The profit is \$100. If the expense column total had been larger than the income column total, what would we have called the difference, class? Yes, net loss, of course.

"Now we must add the balance sheet columns. We see that the two sides do not balance; the asset column is \$100 more than the liabilities and proprietorship column. We bring over the net profit to the liabilities and proprietorship column total and the two columns are now equal. As always, we double rule our totals when they balance."

At this point, give the class a simple worksheet problem on which they could work for the next 10 minutes. It would be about like the one just worked with different figures. Assist anyone needing help. Then work a longer problem on the board following the same procedure as on the first one.

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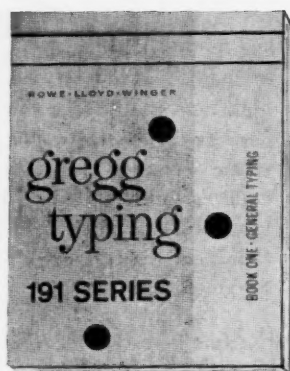
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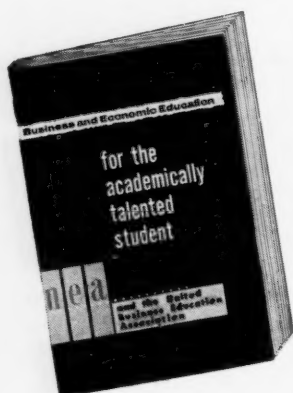
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UNITED SERVICES

ECONOMIC EDUCATION

RUTH WOOLSCHLAGER, Editor
Northern Illinois University, DeKalb, Illinois

LET'S START TEACHING ECONOMICS

Contributed by **RICHARD S. PERRY**
San Fernando Valley State College
Northridge, California

During the past three years our leading business educators have alerted and challenged both prospective and practicing business teachers concerning their responsibilities in the area of economic education. These leaders have presented a mass of evidence to show that most high school students are economic illiterates; they have talked about the need for teaching economic understandings and concepts (which incidentally are too often limited to glib statements about the businessman and the profit motive); and they have even suggested that more social science courses, particularly elementary economics, price theory, money and banking, and comparative economic systems be included in the business teacher preparation program.

Few leaders, however, have told us what to teach, how to teach, or where to begin. Undoubtedly, the reason for the dearth of concrete information regarding subject content as well as methodology is that most business educators are prepared to teach professional courses in business education and the skill subjects. Until now, these courses have comprised the foundation of teacher preparation curricula.

Believing that business teachers have been motivated sufficiently and are now ready to offer courses in economics as well as to broaden the basic business area, this contributor has developed an introduction to a course that can be used by teachers who want to get started on the road to economic education. Included in this introduction are both subject content and methodology.

Start the Class. If you are the type of business teacher who is always anxious to try something new, you are sure to say at this moment, "All this, I know already. Let's get to the point. How do I start?" You begin by thinking with the students. Economic analysis that precedes decision making deals with a developmental process,

a way of thinking—not explanations and ready-made solutions. Your job is to give the students the tools for analyzing our economic system and the problems that arise in connection with its operation. The thinking approach represents a departure from the descriptive and definition types of presentation found in most basic business textbooks. Furthermore, it is not an indoctrination about minimum wage laws and the Taft-Hartley Act. The economist has little to say about these subjects. Neither is it a learning by doing lesson in which the students go through the motions of filling out a deposit slip or buying a share of stock, a piece of real estate, and a life insurance policy. Nor do you describe what a business is or how the particular business serves the consumer—whether it is banking, insurance, real estate, finance, investment, communication, or transportation. Instead, you investigate with the students the market place in which business and the consumer function; the economic climate; and the current and continuing problems that exist in this environment such as deficit spending, economic growth, balance of payments in international trade, the impact of unionism and automation, business fluctuations, inflation, farm surpluses, and price-support programs. And you dig deeply into the foundations of the American economic system—private property, competition, and freedom to make choices and enter into contracts. You and the class study the whole structure of our economic system, its goals, and the effects of economic policy on its growth and stability. Within this framework, descriptions of business organizations and operations and of consumer activities are minutiae because they only scratch the surface of our economic system.

Pose the Question of Want. The initial thinking process can be primed without even a textbook. Simply generate a discussion about wants of people. All of us have the basic needs—food, clothing, and shelter. Start the discussion with this question. "If you could satisfy all of your material wants in this world, where would you begin and how extensive a list could you formulate?" The students will furnish you with a list that will

be limited only by their powers of imagination. All you have to do is direct their thinking and list the wants on the chalkboard. If you have minimal artistic talent, you can draw a skeleton house, an item of clothing, and a loaf of bread. At this point you and the class have recognized the first basic tenet of an economic system—*want*.

The second basic tenet, one that is inherent in every society, democratic and totalitarian, is *scarcity*. Scarcities in natural, material, and human resources (the means of production) constitute limits to human needs and wants. As you develop some of these scarcities with the students, again utilize the chalkboard. Sketches of trees, factories, and men will illustrate your points.

The presence of unlimited wants in the face of scarcity is the primary economic problem confronting every society. To cope with this problem, a nation must develop an economic organization or system. The fact of scarcity is no cause for despair because it has been with us from man's beginning. On the contrary, its existence is a reason for optimism, provided expanding wants are for goods and services that will lead our nation to national competence and efficiency, to a higher standard of living for our people, to a worthwhile value system, and to a national sense of purpose.

An Economic System. The idea of a system may be a little difficult for the students to comprehend unless you relate it to a system they have been exposed to previously. If they have had bookkeeping, they are familiar with the system of debit and credit. Most students of high school age know that there is a system for determining the completeness of a written sentence. And few students are unacquainted with the system used by their football coach. A system is a way of accomplishing an objective. The objective of the football team is the touchdown. In the case of an economic system, it is the satisfaction of human wants.

Economics, then, involves a study of how society produces and distributes the goods and services it wants. More specifically, of course, it examines the activities that people carry on—producing, saving, spending, paying taxes and so on for the purpose of satisfying their wants for food and shelter, their added wants for modern conveniences and comforts, and their collective wants for national defense, education, and other social benefits.

Economics also includes the study of various systems that people organize in order to satisfy their wants. These systems include not only the American system but also socialism, communism, the peasant village system of rural areas, and the tribal arrangements of some African as well as South American groups.

Since individuals and nations cannot satisfy all their wants, they must make choices. The making of choices follows a principle economists refer to as real cost, or alternative cost, or opportunity cost. All are synonymous. The idea is employed by consumers, businessmen,

and government. Actually it's nothing more than the consistent application of common sense.

You have heard the saying, "You can't have your cake and eat it too." (So have your students.) The real cost of eating your cake, what you really have to give up, is the pleasure of keeping it. Of if you choose to keep it to admire, the real cost of your choice is the enjoyment of eating it.¹

But a word of caution is necessary. Let us clearly understand that it is not the teacher's prerogative to foist his own personal bias or ideas about a choice or about the solutions to economic problems upon the students. He simply helps them analyze the problems and arrive at their own conclusions after carefully weighing the consequences of opposing courses of action. The process is one of individual students analyzing and concluding rather than absorbing.

Individual. The student who has five dollars must decide whether to save or spend them. Which does he desire most? If he spends them on new clothes, the real cost of the clothes is the more desired other use that he might make of the money, a use which he must sacrifice because he chooses the clothes.

Businessman. The businessman often has to make a decision relative to short or long term investments. His short term investment may yield immediate returns whereas the long term investment might result in even greater profits, but only after a longer waiting period. The real cost of the investment of his capital, a limited resource, is the most desired other use that must be given up.

Government. The real or alternative cost concept applies also to communities, states, and nations. The economic policies a government may choose to follow have widespread effects on the people and vice versa. The real cost of foreign aid and national defense is some other desired use of tax dollars that must be forsaken. It could be merely the opportunity for the taxpayer to use more of his earned dollars as he desires instead of having them collected and spent in his best interests.

On the other hand, the actions or making of choices by individuals and businessmen affect the economy in that aggregate demand (the sum of all choices), as expressed in terms of purchasing power, influence the process of production which, in turn, generates the purchasing power needed to buy the goods and services that are produced. A breakdown or lessening of aggregate demand decreases the output of the total economy; the income of its citizens; the economic programs of the local, state, and federal governing bodies—hence, the growth of the economy.

Human Resources. In the final analysis, your students will grasp the meaning of their sobering responsibilities to make wise choices. Under a democratic society the people must decide what to produce now and later, how

¹Lee, Baldwin, editor. *American Capitalism*. Washington, D. C.: Council for Advancement of Secondary Education, 1958. p. 5.

to use scarce material and human resources most efficiently, and how to distribute goods and services among the people. The manner in which this thought-provoking problem of allocating resources is handled will determine either the success or failure of the free world. It is that simple. Certainly the majority of our high school students can comprehend this problem. If students are to remain free, within limits, to make a variety of voluntary decisions about their economic affairs and, as a result of their political democracy, to continue to have voices in determining the role that government shall play, they must reverse the trend toward a cancer-like lethargy that characterizes the attitude of too many of our people. They should not leave the job of making decisions solely to the government or to those who are interested. It is the opinion of many economists that such a trend presents a far more serious threat to our democratic way of life than all of the missiles and nuclear warheads that the Soviet Union and its planned economy can produce.

Once the students understand the problem of imbalance created by unlimited wants of a free society in relation to scarcities, realize that the creation of an economic system must be consistent with the goals of the political form of government under which it operates, and comprehend their responsibilities to make decisions that will result in the most efficient allocation and utilization of resources, they are ready for your next step—a look at the goals of the American economic system, conflicting as they may appear to be. And finally, they must be aided in developing a plan that they can use when studying any economic event, prior to making a decision about it.

Goals of Our Economy. Since the goals of a free society are the goals of its people, those goals that are pursued will reflect the interests of individuals who direct their personal economic affairs, of groups that have wants which are unique, and of society as a whole. As expected, when people are involved and when they are uninhibited in formulating objectives, some are bound to conflict. You can make a trial run at the problem of conflict among goals by suggesting that the class argue the goal of higher and higher wages as compared with a policy of stable prices. Or you might consider with them the seemingly virtuous goal of high tariffs to protect home industries while attempting to encourage closer economic ties with our allies. Not all goals of our economy, however, are as difficult to reconcile. Only a few people would disagree with a program established to conserve natural resources, to free business from all except essential government restrictions, to increase the consumption of all worthwhile goods and services, to encourage free trade among nations, to give the people more time to develop leisure-time hobbies and interests, to stabilize income, to maintain high levels of employment, to increase competition, to stimulate technological

advancement, and to promote greater cooperation among economic institutions. Though you may think of many more goals than those suggested, do not befuddle the class with too many. Your purpose is merely to impress upon the students the fact that a relatively free economic system is not going to have an orderly appearance. Advocates of the controlled economy may have a temporary advantage here. Your brief object lesson is designed to show that freedom can result in chaos unless all people have at least the broad economic objective of high and rising levels of income and consumption under conditions that afford opportunity for individual advancement and continued freedom of choice. The complexity of the economic system is certainly not much to endure for the privilege of judging for ourselves what will best serve our economic welfare.

Present a Plan. By this time your students will realize that they need a plan for studying an economic event—for example, exploding population or a one per cent decrease or increase in prices. Since a decrease is somewhat of an oddity, let's give it a try.

To explain an economic event is to answer the age old questions: What is it? Why is it? What of it?

What is it? First, you *identify* with the students the kind of price decrease involved. Are all prices affected or only a few? Was the decrease fast or gradual? Did wages also decrease? You do your best to determine the distinguishing characteristics of the price decrease.

Why is it? Next, you look for *causes* by drawing on available information for clues. If you observe that only the price of beef has decreased, you look for changes in conditions that may have influenced the supply of and demand for meat. Perhaps the cattlemen have been raising more cattle than the consumer can possibly purchase in the form of cuts for the dinner table, at a given price, of course. Or possibly the consumption of meat has been appreciably decreased because of the season. In the far west barbecue country, for example, more steaks are consumed during the summer months than at any other time of the year. You follow this line of thinking because experience tells you that an increase in supply or a decrease in demand or both, tends to decrease prices. Thus, you might examine the cause in changes of consumer demand, increased rainfall in the beef-producing sections of the nation resulting in a shorter fattening period, or comparable factors. If, however, you observe that prices of clothing, furniture, and most consumer goods are also decreasing, you suggest that the students look for changes in conditions that affect the whole price structure: a decrease in government spending or a decrease in money supply, for example. You do so because economic analysis tells you that a decrease in total spending in an economy without a comparable decrease in supply of goods tends to decrease prices. These, of course, are but a few of the possible causal factors. Many

(Please turn to page 28)

JAMES THOMPSON, Editor
San Jose State College, San Jose, California

WANTED: SHORTHAND STUDENTS

Contributed by ORELIE L. ANSOLABEHRE
South High School, Bakersfield, California

Shorthand is a fascinating skill to learn. It has built-in motivation with its intriguing newness, its "secret-code" appeal, and its game-like challenge. Students also realize that shorthand enhances their opportunities for immediate employment upon graduation and, thus, have the desire to learn. Something is wrong, then, if there is poor enrollment in shorthand in your high school.

Students are the best sellers of your shorthand program. Therefore, it is up to you, the teacher, to convince the students that shorthand is worthwhile. Since the teacher is the "key" figure, an honest evaluation is in order.

Subject Content. Can you, a shorthand teacher, take shorthand at 80 words a minute and transcribe it with 100 per cent accuracy in a reasonable length of time? It certainly is not asking too much for the teacher to have reasonable proficiency in the skill he is teaching.

Enthusiasm. Teacher enthusiasm is catching! It is a spirit that is "caught," not taught. We must be alert, alive, and eager in the classroom—we must radiate an enthusiasm that makes the student want to learn.

Teaching Methods. Do you find you are doing the same thing day after day? Our shorthand classes should never become monotonous. Keep the pace fast and challenging. Vary your lessons by interjecting spot writing, dry penning, and writing in the air. An occasional shorthand game is also a refreshing break. Do not overlook teaching aids such as flash cards, records and tapes, dictating machines, and controlled readers. Dictate interesting supplemental material, let the students dictate to each other, and recruit faculty members and businessmen to dictate occasionally.

Career Opportunities. Are your students aware of the career opportunities shorthand opens up to them? Do they know the employment requirements they will have to meet? The salary they can expect to receive? Our long-range lesson plans should include informing the students of occupational opportunities. The students can be made aware of job opportunities through bulletin boards, classified advertisements from the local newspaper, guest speakers, and informative dictation. Advanced shorthand dictation can include terminology from specific areas of business such as data processing, law, dentistry, and insurance.

Classroom Atmosphere. Is the classroom gay and inviting? A cheery classroom has a favorable psychological effect on both the student and the teacher. The physical

appearance of the room should be pleasing and bright. Keep your room neat and orderly. Take advantage of the bulletin boards. Eye-catching bulletin boards can add color to the classroom and a dash of suspense can be added by using shorthand captions.

The teacher is the determining factor in selling the shorthand program. If we "sell" our students, they in turn, through their interest and enthusiasm, will "sell" shorthand to the other students.

It is the teacher's duty to make all students aware of the shorthand program and to create a general interest in shorthand. There are many ways of arousing an interest in shorthand in the general student body. How many of the following approaches have you tried?

Eye-catching Displays. These can make use of local advertisements requiring shorthand, job qualification sheets, or pamphlets on careers. Try some of these captions: What Are the Qualifications of a Secretary? Who Wants a Summer Job? or Wanted: Secretaries. The history of shorthand also makes an interesting display.

Publicity. Take advantage of your school newspaper—it is read by almost every student. Keep your shorthand students in the public eye by putting it in print that five students earned awards, that the football coach dictated to the shorthand class, that the students are corresponding with shorthand pen pals, or that the class took a field trip to a local business firm. Occasionally, slip in shorthand cartoons with the question, "Can You Read This?" The shorthand student will become the hero of the day.

Assemblies. Bring in guest speakers. Graduate students and businessmen can stress the importance of shorthand in obtaining a job. Use skits. The familiar shorthand versus longhand race is ideal for demonstrating the advantage shorthand has over longhand and students readily appreciate its possibilities.

Supplementary Materials. Have business publications, career pamphlets and brochures, and occupational requirement literature included in the school library. Use your diplomacy in seeing that these are prominently displayed.

Guidance Program. Work with your counselors. Are the right people taking shorthand? Do these students plan to use shorthand or are they taking it against their will? Impress upon the counselors that the interest and application of learners is essential to shorthand mastery.

Yes, there are many ways we can sell shorthand. But, whatever you do, *don't sell shorthand short*. We must not lower our standards to increase enrollment. Enrollment in shorthand must be challenging; we must set high standards of achievement; and we must demand peak performance from our students. ##

FABORN ETIER, Editor
The University of Texas, Austin, Texas

PLACEMENT TESTING IN TYPEWRITING

Contributed by JERRY W. ROBINSON
South-Western Publishing Company
Cincinnati, Ohio

Legend has it that a patriarch of great wisdom was asked by an inquisitive young man, "What is the greatest gift in the world?" The patriarch replied, "Why that, my son, would be to have all the time you need."

Teachers of typewriting, among others, would agree with his answer. Who among us wouldn't glibly promise higher speed, greater accuracy, improved production, better attitudes, and improved work habits *if only we had more time* to teach typewriting! But is *more time* the real answer? There is much evidence to indicate that it is not.

We once taught typewriting for two periods a day for two years. Then we learned that we could get comparable results from but a single period a day. Some teachers get from students in a single year performance comparable to that obtained by other teachers in two years. Some schools offer as many as three years of typewriting, but there is little evidence that the three-year student is sufficiently superior to the two-year student to justify the time, effort, and expense of the third year—to say nothing of other much-needed business learnings he might have acquired during this extra time devoted to typewriting.

What, then, determines the success of a typewriting program, regardless of its length? The answer lies in the more effective use of the time that is available—available to the teacher for guiding students into improved patterns of thought and action, available to the student for increased learning and skill development.

Time vs. Return. In planning a program of improvement in teaching, one of the first steps is to identify those practices and procedures that seem to require the greatest time but yield the least return. High on such a list of many typewriting teachers is the practice of "starting from scratch" those students who have had previous instruction—the junior high school transfer typist starts anew in high school;¹ the senior high school transfer typist starts anew in college. Not only is this practice wasteful of student and teacher time and energy, but it is also in violation of a basic principle of education: "Take each student from where he is and lead him as far as he can go in the direction of his pursuit of learning."

High school principals and teachers as well as college department heads and instructors are thus faced today

with the problem of placing students into a typewriting sequence on levels compatible with subject mastery. Because typewriting instruction is now available in many elementary schools and junior high schools, in special business school courses for teen-agers, in high school summer sessions, on television, and in regular high school classes, it can no longer safely be assumed that initial high school or college placement should be on the beginning level.

One solution to the problem of how to make better use of time, effort, and money is to administer placement tests that give the teacher and the administrator a sound basis for deciding whether the transfer student has sufficient competence to enter an advanced class. The goal of such a test is not, of course, to *prevent* a student from entering an advanced class; rather, it is an effort to provide a *minimum* basis for *permitting* his entry into it. The task is to discover the student's present capacity and to ascertain his growth potential.

A placement test must present the student with an opportunity to display his skill in typewriting problems usually thought to be appropriate for that semester of work which, if successful on the test, he will be permitted to skip. Like most tests, it will provide only a sampling of the work area being measured; but the sampling should be adequate to enable a teacher to analyze the student's typewriting abilities and to make a specific recommendation for his placement in the total typewriting program.

Test Content. Since the first semester of any typewriting sequence is largely limited to basic typewriting operations and personal applications, the first placement test may be considered adequate if it includes (a) a five-minute straight-copy writing, (b) a simple problem on vertical and horizontal centering, (c) a personal-business or a business letter, (d) a simple outline, and (e) a rough draft of a theme that includes some figures. Finding and correcting errors, of course, should be a part of the test procedure.

A placement test to cover second-semester content will usually be adequate if it includes (a) a five-minute straight-copy writing, (b) a centering problem that includes tabulated data with a major heading, a subheading, and columnar headings, (c) a business letter with some special features, (d) a manuscript rough draft with footnotes and quoted data, and (e) envelopes and cards.

In evaluating the test performance of the student, considerable weight should be given to the straight-copy skill because it represents the student's growth potential.

(Please turn to page 28)

¹For a more complete report on typewriting in the junior high school, see pages 43-44 of the November 1961, BUSINESS EDUCATION FORUM.

WILLIAM WINNETT, Editor

San Francisco State College, San Francisco, California

LET'S TEACH OUR OFFICE PRACTICE STUDENTS TO THINK—NOT THIMK!

Contributed by **MARY F. PADDOCK**
Charter Oak High School, Covina, California

Today, in our increasingly complex and technical society, we hear the incessant demand directed to educators, "Let's teach our young people to think!" Business has a need for generalists, as opposed to specialists, and for more managerial talent; the trend toward decentralization in business organizations has brought this need to the attention of business educators.

This poses a question in the mind of the office practice teacher, "How can I most effectively encourage my office practice students to think in their day-to-day performance of the various jobs in the office practice laboratory?" Performing each job requires some thought by the student. But there is an additional channel for the instructor to use in reaching the minds of the students. That channel is a well-constructed, well-rounded evaluation system aimed at guiding the students through clear thinking.

Take, for example, a few of the jobs that your students perform in the office practice laboratory. We will discuss methods of evaluating these jobs that will call upon their thinking abilities.

Filing. Most office practice classes include a unit in filing. The student is asked to learn some filing rules and file a set of letters. This is part of the task. An evaluation test can call upon the student to complete the task by *finding* certain letters that have been filed. For example, the student might be asked to locate the letter to the B & G Hand Laundry, dated in early July, informing the business that one of our chemists will visit them and make an investigation concerning a problem that they are having. The student is called upon to think about the filing rules and the content of the letter that he is trying to locate. Such a test should be timed. It can be administered orally, using a stop watch, or in writing, using a timer. This completes the filing cycle which began when the student learned the first filing rule. It is concluded when the student applies his learning as he locates the letters that he has filed.

Another unit that the office practice student often completes is the payroll for an organization. Test the student's correctness, completeness, and understanding of the payroll unit after he has finished it by asking such questions as, "How much was taken out for group insurance from Harvey Ohler's pay check?" "How many \$20 bills were obtained from the bank to pay Robert Fries for the week ending January 29?" or "For how

much overtime was Jack Marker paid on Friday, January 7?" Such questions should turn the wheels toward the type of thinking that business expects of many of its employees in offices today.

Duplicating Machines. Most office practice courses include instruction on some type of duplicating machine. After the operation of the machine has been presented to the student and we have permitted him to experiment with its operation, we can evaluate similarly to the way industry evaluates its trainees; by having him perform the job. Have him tell and show you what he does; have him explain the key points. Ask questions and correct his errors. In this type of evaluation our training is three-fold. The student is learning about the machine. Furthermore, he is called upon to organize his thoughts, picking out the key points; and he must express himself orally by explaining these key points. One who has acquired both the technical ability and the thinking ability will certainly be an asset to business.

Cash Register. Do you have a cash register in your class? Even the seemingly simple process of making change might prove to be a challenge to the student. The teacher can check this learning by acting as a customer purchasing some merchandise. The student is asked to ring up the amount on the cash register and to count back the change (using play money, of course). It is doubtful that he will have trouble counting back change if the purchase price and tax total 50 cents and the customer hands him \$1. But how will the thought processes function when the purchase price and tax total 58 cents and the customer hands him \$1.03? Try it! You will enjoy guiding your students through these everyday thought processes that make them masters over the increasing number of machines and other technological developments found in offices.

If you are an office practice teacher, perhaps the examples cited above have started you on the road to thinking about your classes, your students, and the units you are teaching in the office practice laboratory. You probably have other units that would adapt very well to an evaluative process that will challenge the young minds. Each teacher must tailor his tests to fit most effectively into his teaching program.

Most assuredly, the results on these tests will not constitute the student's only grade in the office practice laboratory. There are other important learning goals to be taken into consideration. But the tests can serve as a teaching tool for the instructor, and as a measurement of progress for the student. And, most important from business' standpoint, they will encourage the student to *think!*

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JAMES W. CREWS, Editor
University of Florida, Gainesville, Florida

HOW TO VITALIZE THE UNIT ON BUDGETING

Contributed by LOREN E. LONG
Lake Park High School, Medinah, Illinois

What proportion of American families uses a budget system? How many teachers who give some type of instruction in budgeting actually use a budget system in managing their financial affairs? How many students become discouraged and get caught in the quagmire of the dull routine of merely recording payments in a cash record book? How many students, after studying a unit on budgeting, set up their own systems or help and encourage their parents to do so?

It is quite possible that the answers to these questions would be rather discouraging. No attempt is made to answer them here, but they do serve as suggestions for follow-up and student activity projects. The purpose here, however, is to attempt to outline some thoughts for a plan of action to create a higher percentage of favorable responses to the above questions.

The main thesis is this: Persons need to develop correct attitudes toward the purposes of budgeting and what it can do for them, and they must understand the basic ideas and techniques of carrying out a plan. Throughout the unit on budgeting, whether the students are formulating a budget, doing research, giving reports, reading textbook materials, keeping a cash record, or engaging in any other type of activity, the following main principles can be woven into the unit through lecture, discussion, questions, comment, demonstration, reference to specific happenings, and use of audio-visual materials.

1. *Budgeting informs the family how much money is available for various categories of expenditures.* This leads to the point that categories need to be established, and that they should be set up to meet the needs of the individual family. The concept of building up reserves—of budgeting more than is immediately needed—can be presented in conjunction with this principle. Budgeting depreciation on the family automobile with the goal of building up a reserve to buy a new one is an excellent example to use.

2. *With a budget, money can be spent with a clear conscience.* This statement has many psychological implications related to the family planning financial matters together and as a happy family unit, guilt feelings in spending money, and the continuance of the family as a unit. If students can begin to understand the significance of the statement, half the battle is won in getting them to recognize the importance of budgeting.

3. *A budget does not decrease the money actually available.* It is interesting to ask students at the beginning of a unit on budgeting to identify the type of person they think most likely to use a budget system. "Skinflint" might best summarize the typical reply. They often visualize a person who squeezes the utmost out of every penny and doles out every dollar only reluctantly. And the end result seems to be that a person who uses a budget just must be someone who has a very limited income. This third statement, then, merely emphasizes that these concepts are untrue.

4. *A budget should be flexible.* One of the prime objections to budgeting by persons who do not use a system is the misconception that budgeting limits them to a greater degree than they care to be limited. The emphasis here should take two directions. First, it can be pointed out that a budget can be set up to include sufficient flexibility to permit unanticipated expenditures. Second, the student can be made to realize that changeability is one of those attributes that makes a budget system the valuable instrument it is.

5. *Budgeting does not take much time.* It is easy for students to get the impression, after spending considerable time recording expenditures in an expense record book, that budgeting is an awful bother and requires a frightful amount of time to accomplish. This mistaken idea will cause even the most courageous prospective budgeteer to turn and run. What needs to be explained, and perhaps even demonstrated, is that budgeting, except for the setting up of the system and once-a-year summaries and modifications, need take, at the most, two or three hours a month.

6. *An emergency fund is an integral part of a budget.* A stock question is, "So what happens to a budget when there is an unexpected expense that was not foreseen?" The answer can be, "An emergency fund of a few hundred dollars will take care of most cases of this type." Many persons will contend that some families will not have the income or resources necessary to set up an emergency fund. This is probably true if they are not already budgeting. However, if there is some determination, an emergency fund can be built up through the budgeting process.

7. *A savings program works best within the framework of a budget system.* The classic example of the family or person who talks about saving, like the weather, but fails to do anything about it, might be used to illustrate this idea. It is good to concede that saving can be accomplished without budgeting, but then develop the theme that if they can go hand-in-hand, they enhance each other. (Please turn to page 28)

HOWARD L. HAAS, Editor

Montclair State College, Upper Montclair, New Jersey

A PRACTICAL BEGINNING FOR A PROGRAM IN DISTRIBUTIVE EDUCATION

Contributed by **GAETANO E. DITTAMO**
Manchester Regional High School
Haledon, New Jersey

A distributive education program, like many other educational programs, faces many problems and roadblocks. Cost, availability of certified teachers, and school population are only a few of the problems which a school system must meet in installing a distributive education program.

At Manchester Regional High School, these problems were recognized and their challenge accepted. The plans for the new high school included a room to accommodate the program.¹ The room was designed with an adjoining combination storage and workroom. The corridor wall had a walk-in display window. In addition, the school was designed with a school store area with a large walk-in display window, a large walk-in display window in the auditorium lobby, and a large display case in the gymnasium lobby. However, there was no budget allocation for equipment, and, therefore, the classroom contained only 10 work tables and 30 chairs.

What could be done with this fine plant and the "challenge"? The school curriculum included courses in sales and advertising and these courses were used as the start of a distributive education program. No on-the-job training could be offered as part of the program but the school store area supplied an alternative. The next step was to select a qualified teacher with an imagination to present the program.

Our first windfall in the area of materials came from an unexpected area. A local store was closing its city location and moving to a large suburban shopping center and was selling its store fixtures. A call to the owner asking for some bargains gave us a surprise. We now own a life-size mannequin, some small dummies, display fixtures, and other window-dressing materials—all free. Through hard work and much searching more material was found and obtained free or for a nominal charge.

School Store. Members of the sales and advertising classes acted as personnel for the school store under faculty supervision. Students were responsible for sales, accounting, and inventory. The school store was able to pay all its bills and realized a small profit. It opened its doors this year with more items—standard items carried over from last year include gym uniforms, gym bags, sweat shirts, school jackets, bookcovers, and pencils; this

year school supplies and paperback books have been added.

Permission was obtained to plan and to execute the displays for all of the display areas of the school. What these classes accomplished in their first year with a minimum of materials was beyond expectations. Each display had a theme—Halloween had a witch (the mannequin stirring her cauldron and surrounded by bats, owls, and even a flying cat; Christmas had a living room scene with chairs, a Christmas tree, presents, and a fireplace ready to receive Santa Claus; February had a Lincoln display and valentines with flying cherubs; American Education Week had a display of school books, the Constitution, and the Declaration of Independence; and Business Education Week had a typewriting scene with a secretary (the mannequin), desk, and typewriter.

In addition to these chores, the classes organized an advertising service which offered to design and execute displays or posters for any school group desiring special assistance. The school corridors came alive with displays and posters, some approaching professional caliber.

These accomplishments were paralleled by plans for improving the display areas. Funds were obtained from the board of education for pegboard, plywood, paint, spotlights and other materials. The class members volunteered their own time and with the assistance of the industrial arts department began renovation. The pegboard was converted into sliding doors for the rear of the distributive education display windows. The cinder block sides of the windows were covered with plywood. The spotlights became the property of the special effects department. Through the kindness of a board member, a rug for the floor of the window was obtained from a local merchant. Today, this display window includes a draw curtain across its front.

Now, with a year of experience, our classes will be better. Supplies are available to us and because of our fine relationships of last year, we are able to use the local businessmen in planning our display programs. In addition, the students must have enjoyed the program and "sold" it to their friends. Enrollment in the program has increased manyfold this year.

From our experiences, you can devise a program to fit your school. Your program need not be elaborate. A practical application of teachers, materials, and the school plant can begin to meet the needs of your students and your community. Under supervision allow the students to plan their work. They are the method and the product of distributive education. Remember, in every walk of life, the student must sell himself, his product, and his way of life. Can he meet that challenge? Can the school meet its challenge? ##

¹For another description of a classroom layout, see pages 15-16 of the April 1961, *BUSINESS EDUCATION FORUM*.

KENNETH ZIMMER, Editor

Los Angeles State College, Los Angeles, California

SPECIFICS FOR INTANGIBLES IN PERSONAL DEVELOPMENT

Contributed by DOROTHY LEE

Richmond Professional Institute of the
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When evaluations of office workers are made, the matter of personal characteristics is always mentioned. In fact, we have read and heard many comments to the effect that employers are not so much worried about the level of skill performance as they are about the intangible factors involved in the day-to-day office life of the employee.

Surveys made among businessmen point out certain characteristics that these men consider to be highly important in successful job performance—loyalty, punctuality, initiative, dependability, and so on. What they do not say much about, however, is the specific ways in which these characteristics evidence themselves in the activities of highly rated employees.

In the case of secretarial work alone, we can find many illustrations of specific kinds of behavior that demonstrate the qualities for which employers are looking, and these are the situations that employers have in mind when they say that they regard certain characteristics as essential. For example, when an employer mentions the quality of loyalty, he is thinking of the secretary who is loyal in the sense of putting her employer's interests first in all respects and who believes that it is part of her job to be a good representative of her employer and of the company when she meets the public.

Traits. By punctuality an employer does not mean merely getting to work on time. He is thinking also of having information ready when he needs it, reminding him of deadlines, and efficient scheduling of the secretary's work.

When he says he wants an employee with initiative, the businessman means an employee who will think for himself and handle all the details he can without asking for help unnecessarily. He means an employee who believes that one of his principal duties is that of relieving his employer of all unnecessary routine matters so that the employer can be free to make management decisions and to carry out his other executive duties.

Dependability means to an employer that he can give work to an employee with the assurance that it will be done completely and done well with no further worry or checking necessary.

These are only a few illustrations from the field of secretarial work. Many others can be drawn from all aspects of office work. The important point for those who

are preparing students for office occupations is that the businessman is thinking of specifics when he lists desirable personal qualities of employees and when he indicates bases on which eligibility for promotion rests.

Teaching Instead of Telling. Are we as teachers not guilty sometimes of merely telling students what desirable characteristics are and explaining what constitutes punctuality, loyalty, initiative, dependability, and all the others in the list of personal qualities that the successful employee must have? We all know that mere telling does not teach and that students must experience situations similar to those which they will encounter in the office. Why, then, do we fail to create situations in which the student is given opportunity to develop the intangibles of successful office performance?

When we talk about the importance of punctuality and then do not insist on it in relation to class assignments, we are defeating our purpose. When we talk about loyalty and allow actions that evidence disloyalty to the school, we are defeating our purpose.

What are some of the specific things that can be done in every class to help students to become the kind of employees that every employer is eager to hire and to retain and promote? Let us stop merely talking about intangibles and do more to create an environment in which they can emerge.

One way in which to do this is to make students aware of desirable characteristics by the use of the case study method. Another is the presentation of films and filmstrips and recordings of problem situations for class discussion and evaluation.

A more important way is to make assignments that will require of the students punctuality, dependability, and all the other traits we want to develop. One example is the matter of accuracy of work submitted. Placing on the student the responsibility for locating and correcting his own errors makes him aware of the attitude a prospective employer would expect him to have. Another example is the giving of problems in which the student is responsible for looking up information on his own in order to complete the problem, with the burden being placed on the student to verify the accuracy of the information. These are only a few of the ways in which teachers make desirable traits real to the student and not "preaching" on the part of the teacher.

Businessmen think of specifics when they mention what they expect of students coming into their offices. The only way in which students can be taught to measure up to these expectations is guidance and opportunity to develop the personality factors that prospective employers want.

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How To Vitalize the Unit on Budgeting

(Continued from page 25)

8. *A comparison of actual expenditures with budget estimates should be made monthly.* As was pointed out earlier, the budget, although possibly developed in some aspects on a yearly basis, needs to be broken down in terms of months. As a check point, a month is short enough that expenditures will not have a chance to get too far out of control, and long enough to alleviate the sufferings of frequent, burdensome adding and comparing. The monthly budget for a given category is placed on the cash record at the bottom of the column for that category, under the total actual expenditure for the month.

9. *Differences between actual expenditures and budget estimates should be carried forward from one month to the next.* This concept implies that differences between expenses and estimates are not dropped or lost, but rather are controlled and allowed to accumulate. This can be accomplished by merely adding the difference to (or subtracting from, if one is not quite so fortunate) the budget allowance for the next month.

10. *Prolonged, significant differences between actual expenditures and budget estimates should result either in a change in buying habits or a change in the budget.* In presenting this point, it needs to be emphasized that in the exception to the rule lies one of budgeting's main functions—the building of funds or reserves for that occasional, irregular, seasonal, or once-a-year expenditure. Examples include saving for a trip, building a fund for payment of property tax, (perhaps the interest it earns while it accumulates in a savings account will help pay for the increase over last year's tax) development of a cushion for unexpected medical bills, and accumulation for a down payment (or perhaps even complete payment!) on the next car.

It is the duty and responsibility of the teacher to present budgeting, not as a tightrope walking activity, nebulous in purpose and boring in accomplishment, but as an interesting, vital, worthwhile, helpful way to maintain a family on solid economic ground. ##

Let's Start Teaching Economics

(Continued from page 21)

alternatives have to be examined in the process of discovering why the event occurred.

What of it? You conclude by exploring the possible implications of the event. Although you can never be sure of what is in store for the future, it is important to figure out what is possible and probable. A bare description of an economic event is rarely valuable. Are prices likely to continue dropping, to level off, or to advance? Will the price decrease result in more sales and increased production? The implications for future prices, production, and employment are what give the price decrease its greatest significance. You should try to determine the potentialities of an event by reasoning

out what could result from it under different conditions. You look for historical prototypes. Does past experience with deflation give any answers? You also make assumptions for purposes of analysis that certain conditions may or may not prevail—that the economy will be in a boom or a depression, that war or peace will continue, that production will expand or shrink with falling prices. Under each of these sets of assumptions about future conditions, you reason through the possible consequences of the price decrease under study.

All of the preceding may sound like work. It is not easy. You may have to do more thinking than usual because you are helping the students analyze, not memorize. You may find yourself on shaky ground because of a weak background in economics; or time may have dimmed what was once a wealth of knowledge. Just the same, the challenge is there. Refresh yourself for teaching economics and some of the valuable supplementary material. The new publication, "Business and Economic Education for the Academically Talented Student," published by the National Education Association and the United Business Education Association, contains a wealth of material prepared especially for the business teacher. There is a chapter on "Our American Economy" and an extensive list of references on economics. Many of the items in this list should be on your "must read" list regardless of the subject you teach. ##

Placement Testing in Typewriting

(Continued from page 23)

In addition, an attempt must be made to evaluate the *quality*, even more than the *quantity*, of the student's performance on problem applications, for the quality of his performance on a variety of problems determines the amount of reteaching or review that may be necessary before that student can proceed with the regular work of the subsequent semester.

Any program of placement testing that is intended for general use must be adapted to, and the results of such testing must be interpreted for, the conditions that operate in a specific situation. It is important, therefore, that the teacher and the administrator maintain an experimental attitude and continually adapt testing materials and procedures to the conditions that exist within the school system.

Ideally, provision should be made for intermediate grouping of students who have too little knowledge and skill to advance one whole semester, but who have too much skill to be placed in a class of true beginners. In the larger school system special classes are relatively easy to provide because of the number of transfers involved. In the smaller system, however, it is not so easy. But an attempt should always be made to be fair to the transfer student, to the members of the class he will enter, and to the teacher who will continue his instruction. ##



ubea

NATIONAL, REGIONAL, AND AFFILIATED ASSOCIATIONS

The announcements of meetings, presentation of officers, and news of special projects of the United Business Education Association, UBEA Divisions, unified regional associations, and the affiliated state and local associations are presented in this section of BUSINESS EDUCATION FORUM. UBEA is a Department of the National Education Association. The UBEA unified regional associations are autonomous groups operating within the framework of the national organization; each unified association is represented by its president at meetings of the UBEA Executive Board. Affiliated state and local associations cooperate with UBEA in promoting better business education; each affiliated association has proportional representation in the UBEA Representative Assembly.

Membership Campaign Report

The mid-point of the Fall UBEA Membership Campaign reached on October 31, showed a 5.9 per cent increase in number of members over one year ago. Nine states had already attained their respective goals for 1961-62. They are Kansas, Maine, Michigan, Mississippi, Missouri, New Mexico, Oregon, South Carolina, and Washington. The Western Region of UBEA ranked at the top of the regional membership reports with 96.6 per cent of the year's goal achieved, the most new members so far this year, and the greatest per cent gain over one year ago. Jack Yuen, San Francisco State College, San Francisco, California, is the membership chairman for the Western Region.

UBEA state membership chairmen currently working on the campaign are Marie Ann Oesterling, Alabama; Agatha B. Prator, Alaska; Donald J. Tate, Arizona; Katherine S. Green, Arkansas; Jack Yuen, California; John Binnion, Colorado; Jeanne Skawinski, Connecticut; Betty Lee Talbot, Delaware; Florence Beaver, Florida; Edith C. Mulkey, Georgia; Laura Bombino, Idaho; Harves Rahe, Illinois; Ed Marlin, Indiana; Gloria Alcock and Cleo Casady, Iowa; Donald E. Wilson, Kansas; Ethel M. Plock, Kentucky; Marie Louise Hebert, Louisiana; Paul P. Plevyak, Maryland; E. L. Marietta, Michigan; Marvin A. Clark, Minnesota; Mabel Baldwin, Mississippi; Marie V. Vilhauer, Missouri; Charlotte Gruber, Nebraska; Howard L. Haas, New Jersey; Rebecca Lutz, New Mexico; Donald Mulkerne, New York; Evelyn H. Withers, North Carolina; John F. Keller, North Dakota; Elizabeth Lewis, Ohio; Arnola Colson, Oklahoma; Ted Ivarie, Jr., Oregon; Thomas Martin, Pennsylvania; Rosita A. Villaronga, Puerto Rico; Lucy D. Medeiros, Rhode Island; Sara K. Zeagler, South Carolina; Lois Von Seggern, South Dakota; Eugenia Moseley, Tennessee; Roland Johnson, Texas; Rosamond R. Demman, Utah; Sally B. Maybury, Vermont; Marguerite Crumley, Virginia; Frances Brown, Washington; Juanita B. Parker, West Virginia; and Leon Hermesen, Wisconsin.

NABTE Study Committee Appointed

Nearly 200 persons, prominent in business education and business teacher education, have been selected as committee members for the massive study being conducted by the National Association for Business Teacher Education. The study on "The Identification and Evaluation of Subject Matter Elements for Business Teacher Education," inaugurated in 1960, is expected to continue over the next several years. Lewis R. Toll, Illinois State Normal University, Normal, is general chairman of the study. Members of the central committee, who are also chairmen of subcommittees, include Milton C. Olson of State University of New York College at Albany, Committee on Business Administration and Economic Education; Ruth Anderson of North Texas State University, Denton, Committee on Secretarial and Related Office Education; Lloyd V. Douglas of State College of Iowa, Cedar Falls, Committee on Bookkeeping, Accounting, and Related Office Education; Peter G. Haines of Michigan State University, East Lansing, Committee on Education for Distributive Occupations; Paul S. Lomax (Professor Emeritus, New York University) of Maplewood, New Jersey, Committee for Curriculum Planning, Guidance, and Teaching Methodology; and Doris H. Crank of Illinois State Normal University, Normal, Committee on Student Teaching and Other Laboratory School Experiences.

Discussion groups at the 1961 NABTE Convention concentrated on the work of the subcommittees. Their reports were published in NABTE BULLETIN 74. Further progress is expected to be made on the study at the 1962 Convention in Chicago, February 15-17, at which time each of the subcommittee chairmen and committee members will participate in discussions on the various study topics. In speaking of the necessity for the study, Dr. Toll stated that "... changes in the high school and teacher education curricula have not been keeping pace with the changes in society, changes in business organization and operation, changes

in the occupational patterns, and changes in educational philosophy and methodology. The curriculum planners, the textbook writers, and the classroom teachers are not keeping up with the environmental forces—local, national, and international—which citizens, consumers, and producers should comprehend and help to redirect."

All persons interested in the preparation of business teachers are invited to attend the 1962 NABTE convention and contribute to the study through participation in the discussion groups. The various subcommittee chairmen will welcome comments and suggestions from members of the Association at any time.

International Division

The annual meeting of the International Division of UBEA and U. S. Chapter of the International Society for Business Education will be held in Chicago on February 15, at 10:30 a.m. Plans have been made for outstanding business educators who have studied or worked with business education programs abroad to serve on a panel. A report of the 1961 International Economic Course in Switzerland will be given by Adrienne Frosch, Lafayette High School, Brooklyn, New York, U. S. Chapter delegate. Her report will also appear in the FORUM. At this time also, the new executive committee of ISBE will hold its first executive meeting.

As further activities develop, reports will be made by the executive committee. In the meantime, questions or suggestions should be sent to the executive committee members—Elizabeth T. Van Derveer, Montclair State College, Upper Montclair, New Jersey, president; S. Joseph DeBrum, San Francisco State College, San Francisco, California, vice-president; Dorothy Myers, College of the Sequoias, Visalia, California, secretary; Donald J. Tate, Arizona State University, Tempe, past-president; and Hollis Guy, NEA Center, Washington, D. C., executive secretary.



LET'S GO UNITED . . . UBEA 10,000 CLUB

A membership of 10,000 is the immediate goal of the UBEA 10,000 Club. This Club is composed of persons who believe in the important role of UBEA in business education throughout the country and demonstrate this belief by promoting membership among their colleagues in business education. The requirement for membership in the UBEA 10,000 Club is the submission of three or more UBEA memberships, new or renewal, one of which may be your own. The persons listed below have made a good beginning in their active support of the Association by inviting their colleagues to participate in formulating and realizing a program of action not only for business education but for the total program of education. Numbers in parenthesis indicate the number of memberships submitted since June 1, 1961.

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WASHINGTON

Robert F. Bender (18)
Frances Brown (23)
Alvin B. Danielson (3)
Harold O. Palmer (22)
Norman Thompson (6)

News Exchange Editors Announced

Communication is important in the constantly improving business education program throughout the thousands of high schools and colleges across the nation. One of the important links in the chain of communications is the reporting of activities of persons, schools, and associations in the Regional News Exchanges included as a part of the reporting service of BUSINESS EDUCATION FORUM.

Editors of the Regional News Exchanges now in operation are Wilson Ashby, University of Alabama, University, Southern; Ralf Thomas, Kansas State College of Pittsburg, Mountain-Plains; and Mary Uber, Central Washington College of Education, Ellensburg, Western. Eastern and North Central Region editors will be announced later. A continuing program of communication between the editors of these News Exchanges and the prominent business educators within the region provide the material for producing these reports.

Officers of the UBEA affiliated associations are urged to send news items concerning their associations directly to the UBEA Headquarters Office. FORUM readers are invited to forward to the appropriate News Exchange editor personal items (degrees earned, special recognition or honors, and changes of professional address), school items such as special projects and activities, and announcements of workshops, conferences, and other activities available to UBEA members within the region.

CENTRAL REGION

CRUBEA

Members of the Central Region of UBEA Governing Board met in Milwaukee, Wisconsin, on November 2-3. Arnold Condon, University of Illinois, presided. Other members present included Frank Lanham, University of Michigan, Ann Arbor; Lorraine Missling, Nicolet High School, Milwaukee, Wisconsin; and Gladys Bahr, New Trier Township High School, Winnetka, Illinois, UBEA Executive Board members. UBEA affiliated association representatives answering roll call were Richard Simpson, Iowa; Gerald Timm, Minnesota; Pauline Dunsmore and Ima Chambers, Michigan; Ralph Mason, Illinois; Dorothy Miller, Ohio; Virginia Anderson, Indiana; James Roberts, St. Louis Area; William Mitchell, Chicago Area; and Evelyn Kronenwetter and Dick

(Please turn to page 34)

■ Nominations for the 1962 recipients of the Award of Merit in Business Education should be filed before the first of March by representatives of the colleges with membership in the National Association for Business Teacher Education. This award is designed to help stimulate professional interest and development of new business education teachers through active participation in professional organizations.

The Western News Exchange

Published by the Western Business Education Association, a Region of UBEA

Volume 7

December 1961

Number 1

A Message from the WBEA President . . .

From the land of the midnight sun to the borders of a foreign land and on to a tropical paradise in the mid-Pacific, the members of the Western Business Education Association are actively engaged in their favorite pursuits of working in the interests of business education. WBEA, though one of the smaller regions in number of members, covers a vast amount of space and encompasses a variety of climates, interests, cultures, and problems.

The main common problem during the past year or so has been the proposed teacher credential revisions in various states with the accompanying de-emphasis on vocational education. WBEA members are actively engaged in constructively defining the aims and purposes of business education and are working with committees of the various states on the development of teacher credential plans. From this furor has come a number of advantages: a solidarity of purpose, a better understanding of our own problems, an appreciation of the help and strength to be found in other vocational groups, and a deepening dedication on the part of professional business educators. Many gains have been made—but there is still much to be done.

This year WBEA has published a composite mailing list of all officers of all the individual states as well as the sectional divisions within the various states. In addition, a composite calendar of the business education meetings in the various states is available. This serves as a program guide and suggestion to other groups, it is a help in scheduling activities to avoid conflicts, and it is much appreciated by businessmen and publishers who are interested in business education.

Of interest this year will be the joint WBEA-CBEA (California Business Education Association) convention to be held in Sacramento, California, April 14-16, 1962. The joint planning committee has announced the theme, "Business Education: Progress, Politics, and Predictions." The committee promises many different features and a sparkling program highlighted with political dignitaries. The informality of western outdoor living will be emphasized throughout the convention. From Alaska, to Hawaii, to the Mexican border, the united welcome hand of WBEA is out with a cordial invitation to join with us for the very best in joint conventions! We know full well that distance is a major problem out here in the West, but we hope that you will begin now to plan for the WBEA-CBEA convention in Sacramento.—LURA LYNN STRAUB, *President*, Western Business Education Association

News from the Region

Here and There. Dorothy M. Ford, consultant in business education for the Los Angeles County Schools, has been elected to the office of third vice-president of the National Federation of Business and Professional Women's Clubs, Inc. This is an organization composed of more than 170,000 women with over 3600 clubs. Mrs. Ford has completed two terms as the Federation's program coordination chairman. She is the current president of the California Association of Distributive

Educators. . . . Eula May Taylor of Lincoln High School, Tacoma, Washington, has been named to the six-member Citizenship Committee of the National Education Association. . . . Lura Lynn Straub is a co-author of *Word Finder* published recently by Prentice-Hall, Inc. . . . The California Bureau of Business Education has released a bulletin, "Business Occupational Outlook and Standards for Entry Employment," which should be welcomed by business teachers and counselors. . . . Gerald Maxwell of San Jose State College, San Jose, California, has been named WBEA's convention chairman. Dr. Maxwell will serve with the CBEA convention chairman, Frank Baker, Hiram W. Johnson High School, Sacramento, in planning the joint convention which will be held at Sacramento Inn (located near Sacramento State College and American River Junior College) on April 14, 15, and 16. . . . Bertha Lincoln and Patrick Ingersoll of Shoreline High School, Seattle, Washington, are using closed-circuit television in an experimental typewriting class. . . . Franklin High School, Seattle, featured displays and demonstrations by the office practice and shorthand classes at the Craft Fair in Seattle. . . . The California Business Education Association is cooperating in planning Phase II of the Teacher Credential Program for California. . . . Tom Matsumoto of the Olympic College, Bremerton, Washington, staff spent the summer studying at Greeley, Colorado. . . . Jessica Stevenson of East High School, Bremerton, Washington, attended the workshop in business education at the University of Southern California. . . . Ed Perkins from Seattle is nearing the completion of the doctoral program at Oregon State College, Corvallis. . . . Mary Irene Uber, Central Washington College of Education, Ellensburg, completed the doctoral program in time for the spring commencement exercises at the University of Wyoming, Laramie. . . . Eugene Kosy is completing the second year of his tour in the British West Indies. . . . The Department of Business Education of the University of Washington, Seattle, is about to move into new quarters. . . . One of the items completed at the 1961 Western Business Education Association Convention was the revision of the Constitution and By-Laws. . . . The colleges and universities in northern Idaho and the state of Washington responsible for the teacher education programs sent representatives to a meeting in Ellensburg, Washington, where the current programs were reviewed and plans for future course offerings were presented by representatives for each institution.

New Addresses. Kenneth Zimmer, formerly at Virginia Polytechnic Institute, Richmond, Virginia, has joined the staff at Los Angeles State College, Los Angeles, California. . . . Mildred Shore, who taught at the University of Washington last year, has returned to her home in Montclair, New Jersey. . . . Anne Coreoran, who retired from Washington State University in June, is teaching at Seattle University. . . . Ed Perkins from Oregon has joined the staff at Washington State University. . . . Paul Helsing and Frank Estes are now members of the staff at Eastern Washington State College. . . . Sandra Burbey, formerly of Wisconsin, and Wilma Sudhoff of Spokane have joined the staff at Kinman Business University in Spokane, Washington. . . . Bennie Hintergardt has moved

from Coalinga Junior College in California to James Logan High School in Union City, California. . . . Ethel Smith is the new department head at Queen Anne High School, Seattle, Washington. . . . LeRoy McCartney of the Weatherwas High School, Aberdeen, Washington, has been appointed administrative intern in the Aberdeen system for the 1961 academic year. . . . Patricia McIrvin, a Western Washington State College graduate, is teaching at Evergreen High School in the Seattle area. . . . Al Thornton has moved from Hoquiam to Mt. Rainier, Washington. . . . Kenneth McDonald moved from Toledo, Washington, to Shoreline district at Seattle. . . . Jacqueline Christenson has joined the staff at Wilson High School, Tacoma. . . . Everett Bedford is the new department head at Stadium High School, Tacoma, Washington. . . . Baret Sophuson is teaching at Nenana, Alaska. . . . Nancy Anderson accepted a position in Anchorage, Alaska.

Workshops and Conferences. Foothill College, Mountain View, California, plans a one-day workshop on classroom teaching. . . . Alva Treadwell, Central Washington State College, Ellensburg, conducted a workshop in Family Finance during the summer session. . . . A Business Education Workshop in methods was sponsored by the staff at Eastern Montana College of Education, Billings. . . . Three workshops were conducted on the Oregon State College campus, Corvallis, during the summer session: Shorthand and Secretarial Practice, Workshop for Business Teachers, and New Teachers' Problem Clinic. . . . The University of Oregon at Eugene offered the following workshops during the summer session: Workshop in Current Trends and Methods in Typewriting Instruction, in Business Education, and in Office Practice Instruction. . . . The University of California, Los Angeles, held two workshops for those interested in the improvement of teaching business subjects—(a) Business Education and the Economy and (b) Methods and Research in the Teaching of Typewriting. . . . San Francisco State College, San Francisco, California, offered a summer work experience program for business teachers and counselors. . . . A workshop on data processing and automation was held at Fresno State College, Fresno, California. . . . University of Arizona, Tucson, held a workshop in Business and Economic Education. . . . Margaret S. Roberts, Seattle Public Schools, is conducting a workshop for teachers in "Methods in the Teaching of Typewriting."

WHO'S WHO IN THE WESTERN REGION

Western Region Officers and UBEA Representatives

President—LURA LYNN STRAUB, San Diego State College, San Diego, California

Vice-President—FRANCES BROWN, University of Washington, Seattle

Secretary—ROBERT M. KESSEL, University of Idaho, Moscow

Treasurer—ROGER H. NELSON, University of Utah, Salt Lake City

Historian—DARLENE SMITH, Missoula County High School, Missoula, Montana

UBEA Representatives

CLISBY EDLEFSEN, Boise Junior College, Boise, Idaho (1959-62)

RALPH C. ASMUS, Phoenix College, Phoenix, Arizona (1960-63)

ALVIN C. DANIELSON, Shadle Park High School, Spokane, Washington (1961-64)

Officers of UBEA and UBEA Divisions

Treasurer of UBEA—EDITH T. SMITH, Lewis and Clark College, Portland, Oregon

Vice-President of the National Association for Business Teacher Education—ALBERT C. FRIES, Chico State College, Chico, California

President of the Administrators Division of UBEA—MARY ALICE WITTENBERG, Los Angeles City Schools, Los Angeles, California

Vice-President of the International Division of UBEA—S. JOSEPH DEBRUM, San Francisco State College, San Francisco, California

Secretary of the International Division of UBEA—DOROTHY MYERS, College of the Sequoias, Visalia, California

UBEA Editors and Publications Committee Members

Shorthand Services—JAMES THOMPSON, San Jose State College, San Jose, California

Bookkeeping Services—ROBERT KESSEL, University of Idaho, Moscow

General Clerical Services—WILLIAM WINNETT, San Francisco State College, San Francisco, California

Office Standards Services—KENNETH ZIMMER, Los Angeles State College, Los Angeles, California

Research Abstracts—WILLIAM C. HIMSTREET, University of Southern California, Los Angeles

Publications Committee Members

THEODORE YERIAN, Oregon State College, Corvallis

EDWIN A. SWANSON, San Jose State College, San Jose, California

Policies Commission for Business and Economic Education

S. JOSEPH DEBRUM, San Francisco State College, San Francisco, California

THEODORE YERIAN, Oregon State College, Corvallis

UBEA Affiliated State and Area Association Presidents

Arizona—HAROLD PAINE, West High School, Phoenix

California—JOHN LINN, San Francisco State College, San Francisco

Idaho—BARBARA DARGATZ, Borah High School, Boise

Montana—ROSS JONES, Harlowton High School, Harlowton

Northern Nevada—ELAINE ROLSTON, Carson City High School, Carson City

Oregon—GRACE PALMER, Beaverton High School, Beaverton

Central Washington—HILDA MESICK, Wapato High School, Wapato

Eastern Washington—RON D. SCHOESLER, Lewis & Clark High School, Spokane

Western Washington—ETHEL ROBINSON, Cleveland High School, Seattle

Chairmen of FBLA State Committees

California—FORREST MAYER, State College for Alameda County, Hayward

Idaho—PHYLLIS HARTLEY, Northwest Nazarene College, Nampa

Oregon—THEODORE YERIAN, Oregon State College, Corvallis

FBLA National Officer

Western Region Vice-President—MARY HARRISON, Stayton Union High School, Stayton, Oregon

FBLA forum

For Sponsors and Advisors
of FBLA Chapters

College Division Adds Future Business Teacher Events

This year, chapters of Phi Beta Lambda and College FBLA will focus on two new events—Mr. Future Business Teacher and Miss Future Business Teacher. These annual events are a part of the expanded program of the College Division of the Future Business Leaders of America.

The leadership for establishing the new events originated with the Virginia chapter of FBLA. In a resolution endorsed by the National Board of Trustees and presented to the representatives and delegates at the 1961 national convention, the signers stated that the purposes of the new events should be to (a) recognize those talents and traits of personality necessary for the profession of business teaching, and (b) promote interest on the part of members of Phi Beta Lambda and College FBLA in business teaching as a career.

These events will be conducted similarly to the Mr. Future Business Executive and Miss Future Business Executive events. A written examination on business fundamentals and general information will be administered to the candidates in the two new events and the results of this examination will be combined with the ratings from personal interviews conducted by persons acquainted with the necessary and desirable qualifications of business teachers.

The interviewers will judge the candidates on their preparation for the profession—characteristics of successful teachers such as leadership, initiative, and self-confidence; scholarship, knowledge, enthusiasm, and proficiency in the subjects to be taught; emotional stability and maturity of thought and action; attractiveness in appearance; and cooperativeness, forcefulness, frankness, patience, sympathy, and adaptability.

Extemporaneous Speaking Event

The extemporaneous speaking event was inaugurated during the 1960-61 school year for college participants and it's continued growth is expected during the coming years. Persons engaged in business activities as well as those engaged in business teaching are required to fulfill many speaking obligations, whether they be in the informal atmosphere of a staff meeting or the more formal sessions of professional, business, or lay groups. The "prepared" speech presentation used at the high school level of FBLA provides the experience essential in speaking before other persons forcefully. However, the more demanding task of speaking extemporaneously is being used for college members to incorporate not only the attributes of voice quality, stage presence, and power of expression, but the added dimensions of collecting, organizing, and forcefully presenting their thoughts extemporaneously.

Judging the participants in the extemporaneous speaking event includes not only voice quality, stage presence, and the power of expression, but the unity of thought and logical development, language and sentence structure, and accomplishment of purpose. This event is a real challenge to all college business students and is one which should be a prime motivating force in developing better oral expression.

National Vocabulary Relay

One of the College Division events geared more directly to the development of academic knowledge is the National Vocabulary Relay. Each state can enter one team composed of one, two, or three persons from one or more schools. Business and business education, with the advent of automation and the space age, have become increasingly complex. The person who will forge ahead is one who has a knowledge of the basic fundamentals and basic terminology of the American business and economic system. A person who confines himself to a small segment of the total economic structure, on the other hand, will find himself limited in his chances for advancement. It is hoped that a working knowledge of the language of business and related areas will help the college student become more capable professionally.

Future Business Executive Events

The Mr. and Miss Future Business Executive events are designed to give recognition to outstanding members of Phi Beta Lambda and College FBLA who possess leadership qualities and who give evidence of the knowledge and skills essential for careers in business. Among the many areas screened are those of personal appearance, personality characteristics, skills in and knowledge of office procedures, potential executive ability, and evidence of career planning. Following a written examination on business fundamentals and general information, the top-rated persons are interviewed by personnel managers who probe in depth the qualifications of the candidates for the coveted titles.

Phi Beta Lambda and College FBLA, the organization for all college business students, is making an outstanding contribution to the over-all education and development of future business employees, business executives, and business teachers. Supplementing the academic knowledges of the student is an important function of the organization and "putting into action" the skills and knowledges learned in the classroom as well as developing desirable personal characteristics are among the motivating factors in Phi Beta Lambda and College FBLA. Local chapter programs are directed toward meeting the needs of students preparing for careers in business or business education. Although there is the "fun" side of belonging to Phi Beta Lambda and a "sense of direction" which can be achieved by belonging to an organization, the central purpose lies in the contributions that can be made in the total preparation of the individual student.

CONVENTION CALENDAR

International Meeting

1962 International Economic Course, Barcelona, Spain, early July 1962

National Meetings

Administrators Division of UBEA, Chicago, February 15, 1962

National Association for Business Teacher Education, Chicago, February 15-17, 1962

UBEA Research Foundation, Chicago, February 16, 1962

U. S. Chapter of the International Society for Business Education (International Division of UBEA), Chicago, February 15, 1962

Regional Meetings

National Business Teachers Association, St. Louis, Missouri, December 27-29

Central Region of UBEA, Columbia, Missouri, April 6-7, 1962

Western Business Education Association, Sacramento, California, April 14-16, 1962

Mountain-Plains Business Education Association, Kansas City, Kansas, June 14-16, 1962

Eastern Business Education Association, New York, New York, October 12-13, 1962

Southern Business Education Association, Biloxi, Mississippi, November 22-24, 1962

State and Area Meetings

California Business Education Association, San Diego Section, January 18, 1962

Chicago Area Business Educators Association, January 27, 1962

Pennsylvania Business Educators Association, Harrisburg, December 28

Philadelphia Business Teachers Association, December 2

CENTRAL REGION

(Continued from page 30)

Arnold, Wisconsin. Topics considered included membership, state activities, unification, and recommendations to the North Central Business Education Association (currently National Association for Business Teacher Education which becomes the NCBEA, a region of ABEA, on July 1, 1962). Various members of the Governing Board presented reports of UBEA activities at the Professional Development Breakfast on November 3, to which members of the Wisconsin Business Education Association were invited. The next and final meeting of CRUBEA will be held in Columbia, Missouri, April 6-7.

St. Louis Area

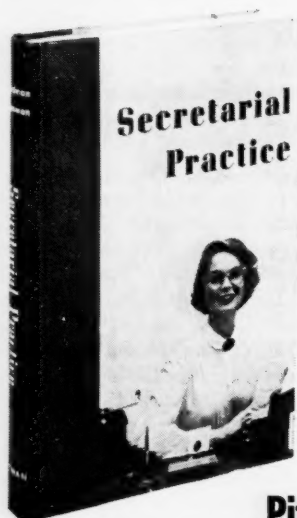
Members of the St. Louis Area Business Educators Association met with members of the National Office Management Association on November 16 to emphasize the continuing cooperation between businessmen and business teachers. Three workshops were held in the area of secretarial practice, clerical and machine practice, and guidance and the businessman. Leaders for the group included Arnold Condon, Elizabeth Melson, George Mauerner, John Glynn, and Elliott DeVeaux. Ernest Bradenburg, Washington University, led a speech seminar and spoke to the group at the dinner meeting. Members of the association will be the hosts at the National Business Teachers Association convention, December 27-29, at the Sheraton-

Jefferson Hotel in St. Louis. William Kester, business editor of the *St. Louis Post Dispatch* will be the guest speaker for the February 17 meeting of the St. Louis Area association and H. L. Domineque, head of the Export-Import Division of the International Shoe Company, will speak to the group on April 26. Officers of the association are James M. Roberts, president; Clara Mutschnick, vice-president; Martin Holkamp, recording secretary; Mason Benn, corresponding secretary; and Rosetta D. Wheadon, treasurer.

EASTERN REGION

New Hampshire

Among the items of business at the New Hampshire Business Educators Association meeting on October 20 was the election of Richard Dyer, Stevens High School, Claremont, as 1961-62 president of the association. Others elected are Corrine Crowe, Alton High School, Alton, vice-president; Richard Tyler, Concord High School, Concord, secretary-treasurer; and Donald Peterson, Pinkerton Academy, Derry, executive board member. Other members of the board are Martha Lefebvre, Somersworth High School, Somersworth; and Franklin Spurr, Laconia High School, Laconia. Woodrow W. Baldwin, Simmons College, Boston, spoke to members of the association on "Where Are You in this Evolving Pattern of Business Education?" The 1962 meeting of the association is scheduled for October 19 at Manchester.



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(Continued from page 2)

HEADQUARTERS NOTES

and the name, address, and educational position of the entrant. Entries should be mailed to: Hall of Education, International Fair Consultants, 10 Columbus Circle, New York 19, New York, on or before February 28, 1962. The names of the seven winners will be published in the NEA Journal. The Hall of Education at the fair is planned as a pavilion of monumental proportions. It will seek to tell the story of learning in all its forms and the applied principals of universal education in a democratic society.

► When the NEA Division of Press and Radio Relations announced the release of its current television series, more than 700 stations responded immediately. The series, "Parents Ask About Schools," is designed to run as a daily or weekly show. It also is "open-ended" to permit continuation of the discussion by local educators. If the series has not been shown in your community, communicate with the manager of your local station to see if it has been scheduled for a later showing. The programs are being released in cooperation with the respective state education associations.

► Four thousand dollars now, with an automatic increase to \$5,000 after 12 months, is the amount of term life insurance available to members of NEA and state education associations at an extremely low rate - for example, \$11.30 semi-annually for members under age 50 and \$4.53 for members of Student NEA. A brochure describing the NEA life insurance plan was sent to members as an insert in the September 1961 issue of the NEA Journal. The NEA local representative or your state education association's representative can supply details concerning this service to members.

► The report of the National Commission on Teacher Education and Professional Standards, "New Horizons for the Teaching Profession," is being studied by most state and local NCTEPS groups throughout the nation. Such an activity on so wide a scale should have far reaching implications for all teachers. In a series of regional conferences to be held throughout the nation in January and February, the Commission will solicit assistance in establishing new perspectives and in giving direction for the profession. The 17th annual national NCTEPS conference will be held at Colorado State University in Fort Collins on June 26-30, 1962. The Commission is now in the process of preparing a new statement of goals and policies.

► The NEA Committee on Professional Ethics is proceeding with due consideration and speed to prepare a single Code of Ethics which can represent the National Education Association, its various affiliated state associations, and departments. This single code, if adopted by the NEA Representative Assembly in 1963, will be referred to the various states and departments for consideration and official approval. It will be most helpful if members of UBEA who have ideas about items that should be included in the code will make their recommendations known to President Parker Liles prior to the meeting of the UBEA Executive Committee on February 17. Consideration of the NEA Code of Ethics will be among the items on the agenda for this meeting.

► The revised and enlarged edition of the handy reference book, "Other Lands, Other Peoples," prepared by the NEA Committee on International Relations, is just off the press. We believe you will find the 285-page book of interest and well worth the low cost of \$1.50. "New Horizons for the Teaching Profession," the report of the NCTEPS' special task force is also just off the press. "New Horizons" encompasses

HEADQUARTERS NOTES

specific recommendations for selection, teacher education, accreditation, certification, and advancement of professional standards; with accompanying rationale and proposed action. This 256-page book is available in paper bound (\$2) or cloth bound (\$3) editions. Orders for these publications should be addressed to the NEA Publication Sales, 1201 Sixteenth Street, N.W., Washington 6, D.C.

► Federal support for education, to include teachers' salaries as well as support for school construction, will continue to be NEA's legislative goal when Congress reconvenes in January. NEA's support of President Kennedy's announced plan for continuing efforts to achieve passage of federal aid legislation based on the broad concept of adequate support of the nation's total public educational enterprise was re-emphasized by the board of directors at its fall meeting. The Representative Assembly last summer underscored strengthening efforts throughout the country to achieve passage of federal support legislation in accordance with the established policy of the association.

► Last year, the NEA adopted a membership goal of "A Million or More by '64." Many members felt that this slogan would be strengthened if accompanied by some statement of goal toward which the NEA would give major emphasis in the next few years. In order to involve the profession as fully as possible in the determination of such goals, the individual members, as well as affiliated units, have been invited to report their ideas as to the most important goals upon which the NEA should focus its efforts. Our educational goals and practices are changing - professional associations are called upon to enter upon new services, to render services in new ways, and to discard the outmoded or less important activities. What do you think should be the goals of the NEA in the years ahead? How do you think NEA can best serve its members, its affiliated associations and departments, and the nation? You are invited to help define its objectives.

► This sampling of activities at the NEA Center represents only a few of the new and partially completed projects in which the United Business Education Association is involved or has a special interest. We need many more business teachers working through the local, state, and national associations to carry forward these and other projects of the teaching profession.

► As we approach the end of 1961, we want to recognize the members of UBEA who are giving so generously of their time to increase the stature of the association. Among these are the members of the administrative committee and executive board; officers of the divisions, regional associations, state associations, and the Future Business Leaders of America; editors of the UBEA publications; directors and sponsors of the National Business Entrance Testing and Scoring Centers; chairmen and members of UBEA special committees and commissions; the membership working force known as the UBEA 10,000 Club; and all business teachers who express good will toward the work the Association is doing in behalf of business teachers and business education everywhere.

► The executive officers of UBEA and staff at the UBEA Headquarters Office join in sending our best wishes to you, the members of UBEA, for the Christmas Season and throughout 1962.

Hollis Guy, Executive Director of UBEA



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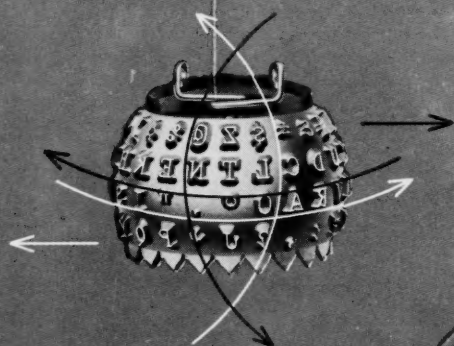
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